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This study examines how young Indian professionals make decisions about apparel products considering the myriad of options that are now available to them in the marketplace. Declared an emerging market by the US Department of Commerce in 1993 (Bandyopadhyay & Banerjee, 2003), and with projections of increases in urban per capita GDP of 6% every year until 2025, India has become an attractive market for many foreign companies. Considering its large population and emerging young professional middle class, many apparel brand companies have begun to compete for the Indian consumer's attention. However, little is known about what this consumer looks for when considering apparel brands.

In this study, a qualitative approach was used to understand the role of brands in the decision-making process of young, urban Indian consumers. Multiple methods were employed to collect data, including focus groups, spousal dyad interviews and observation. Data collection took place in Bangalore, a large city in the South of India. Thirty-four males and females between the ages of 22 and 35 participated in the study. In addition, consumption behaviors of young consumers in three shopping malls in and around Bangalore were observed. Data analysis was conducted for commonalities and differences that surfaced in the participants' experiences which were then grouped together to form themes. These themes were used to structure four conceptual areas that help in understanding the decision-making process of young professionals in urban India: *Brand Awareness, Brand Choice, Brand Meaning* and *Understanding the Young Urban*

Indian Consumer. Participants were segmented into groups by factors that surfaced as important to their decision-making, including brand consciousness, price consciousness, whether they were from the city or had migrated to the city, and whether they were married or single. Practical implications of the study for retailers and marketers are provided along with suggestions for further study.

FOREIGN APPAREL BRANDS AND THE YOUNG INDIAN
CONSUMER: AN EXPLORATION OF THE ROLE OF
BRAND IN THE DECISION-MAKING PROCESS

By

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I dedicate this dissertation to my parents, Mahalakshmi and Dr. Padmanabhan, and my husband Manjunath Kandagal, for their relentless support and encouragement at every stage of this dissertation. The long telephone conversations and constant support throughout the PhD program helped me to finish this dissertation.

APPROVAL PAGE

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TABLE OF CONTENTS

	Page
LIST OF TABLES	viii
LIST OF FIGURESix
CHAPTER	
I. INTRODUCTION	1
Background	3
Indian Consumers: Then and Now	6
Retailing in India.....	8
International Brands in India	9
Psychographic Segmentation of Indian Consumers	11
India: An Emerging Market	13
Purpose and Objectives.....	15
Conceptual Framework.....	16
Methodological Considerations	16
Theoretical Considerations	16
Scope and Significance	17
Summary	18
II. LITERATURE REVIEW	19
Profiling the Young Indian Consumer	19
Consumer Decision-Making	21
Problem Recognition	23
Information Search.....	24
Evaluation of Alternatives	25
Product Choice and Outcomes.....	25
Consumer Decision-Making Styles	26
Evaluative Criteria and Product Choice.....	28
Brands and the Decision-Making Process	31
Brand as an Evaluative Criterion	31
Brands and Consumers in Emerging Markets	34
Brands and the Indian Consumer	37
Guiding Research Questions.....	40
Summary	42

III. METHODOLOGICAL FRAMEWORK	43
Interpretive Research Design	43
Data Collection Methods	45
Focus Groups	46
Spousal Dyad In-Depth Interviews	46
Observation	48
Participant Sample and Selection.....	49
Data Analysis and Interpretation	52
Summary	53
IV.THEMATIC INTERPRETATION	54
Brand Awareness	55
Awareness vs. Availability	55
Cost vs. Value	58
Brand Importance.....	63
Brand Choice	66
Appearance and Style	67
Fit and Comfort.....	70
Price	72
Competing Brands	79
Previous Experience.....	83
Brand Meaning.....	87
Family and Friends	87
The Workplace Context	91
The Social Context.....	95
Understanding the Young Indian Consumer.....	98
The Emergence of the Mall.....	99
Being from vs. Moving to the City	102
Married vs. Single.....	106
Jugaadu	107
Summary	110
V. CONCLUSIONS AND IMPLICATIONS.....	112
Brands and the Young Indian Consumer	113
Brands and the Decision-Making Process	118
Problem Recognition	118
Information Search.....	119
Evaluation of Alternatives	121
Product Choice and Outcomes.....	123
Consumer Decision-Making Styles	124
Practical Implications.....	129

Segmentation of Participants	129
Marketing Potential.....	135
Limitations and Suggestions for Further Research	138
REFERENCES	143
APPENDIX A. FOCUS GROUP QUESTIONS	160
APPENDIX B. SPOUSAL DYAD QUESTIONS.....	161
APPENDIX C. TEMPLATE FOR OBSERVATION	163
APPENDIX D. CONSENT FORM	164

LIST OF TABLES

	Page
Table 1. Entry of International Brands into India	10
Table 2. History of Approaches to Consumer Decision-Making	22
Table 3. Decision-Making Styles Studied Across Different Countries	27
Table 4. Researchers and Their Contributions to Multiple-Decision-Making Research.....	30
Table 5. Segments and Themes Found among Indian Consumers	39
Table 6. Focus Group Participants.....	50
Table 7. Spousal Dyad Interview Participants	51
Table 8. Participants' Consumer Decision-Making Traits Based on Mishra (2010).....	128
Table 9. Brand Consciousness and Urban Living.....	131
Table 10. Price Consciousness and Marital Status	134

LIST OF FIGURES

	Page
Figure 1. Map of India	5
Figure 2. Consumer Expenditure on Clothing in India in US\$ Million.....	7
Figure 3. Clothing Market Size in Retail Value RSP in US\$ Million	8
Figure 4. Urban Indian Consumer Segments	12
Figure 5. Segments of Indian Consumers Based on Disposable Income and Ownership of Durable Goods	13
Figure 6. Stages in Consumer Decision-Making	23

CHAPTER I

INTRODUCTION

Many markets that were once underdeveloped are rapidly evolving into powerful economies in their own right. India was first defined as one of the “Big Emerging Markets” in 1993 by the US Department of Commerce (Bandyopadhyay & Banerjee, 2003), specifically because of its increasing commercial potential. It has since continued to grow, and projections are that the urban per capita GDP in India will see a 6% increase each year until 2025 (Dobbs & Sankhe, 2010). Moreover, a study by PricewaterhouseCoopers (2007) predicted that by 2013, India’s economic growth will overtake that of China, on its way to a GDP in excess of US\$2 Trillion by 2015.

India’s attractive GDP growth is a reflection of its large population. With a population of 1.17 billion, it is the second most populated country in the world after China. Forty-seven percent of the country’s population are under the age of 20, and teenagers number about 160 million (Dobbs, Shanke, & Vittal, 2010; Kriplani, 1999). Like other emerging economies, India is also witnessing two distinctive shifts: (a) a declining dependency ratio, and (b) the largest urban migration in its history (Bisson, Krikland, & Stephenson, 2010). It is expected that the population in Indian cities will reach 590 million by 2030, increasing from 340 million in 2008. This increase in urban population is expected to drive a fourfold increase in per capita incomes and contribute up to 70 percent of the total GDP (Dobbs et al., 2010).

A study by the US Department of Commerce suggests that India has 20 million people with annual incomes greater than US\$13,000; 80 million with incomes in excess of US\$3,500; and 100 million people whose incomes are higher than US\$2,800. With rising incomes and more money in the hands of the Indian consumer, in a short time the country's economy has moved from being socialist-driven to consumption-driven (Biyani & Baishya, 2007). Consumer tastes and preferences have seen a similarly dramatic shift, resulting from changing demographic profiles, increasing income levels, urbanization, technology, globalization, and a free flow of ideas from within and outside the country (Bijapurkar, 2007).

The country is witnessing a consumer mentality that is quickly maturing in its sophistication (Kumar & Sarkar, 2008). Seventy percent of people in India are below the age of 36 (Bharadwaj, Swaroop & Vittal, 2005). Although this group is deeply rooted to Indian culture and tradition, they are also connected to and curious about exploring the outside world. While the income of this sector of the population may be growing, their budgets are still limited, thereby influencing the products and brands they select (Bharadwaj et al., 2005). They are willing to spend, on average, just 15 percent of their spending power, a small percent compared to their counterparts in developed countries (Bisson et al., 2010).

Emerging markets like that of India are increasingly becoming a locus of growth for consumption, which poses a challenge for global leaders looking to win over the market (Bisson et al., 2010). The Indian consumer has yet to witness the full extent to which current changes in its market will attract these global marketers. This study

examines how the younger generation of Indian consumers makes decisions about products, considering the myriad of options that are now available to them in the Indian marketplace. Specifically, this study examines what they think about the foreign brands that are available, and particularly apparel brands.

Background

Indian consumers are considered to fall into one of two groups: (1) the isolated, post-independence generation raised in the Nehruvian socialistic milieu, and (2) the free-market, globally integrated, post-liberalization generation (Bijapurkar, 2007). Bijapurkar aptly uses the notion of schizophrenia to describe India, as there are many contradictory situations, such as the co-existence of highly developed and highly underdeveloped areas throughout the country. Some states in India are more underdeveloped than sub-Saharan Africa, while a few states are more developed than China (Sen & Draeze, 1999). It was after the economic liberalization of the 1990s that the states in India developed, but each did so at a different pace (Bijapurkar, 2007).

In spite of the existence of markedly different degrees of development within the country, the Indian market is integrated by the common demographics and consumption desires of its many urban areas (Ganguly, 2007). Indian cities are divided into three tiers: tier I (e.g., Bangalore, Mumbai), tier II (e.g., Hyderabad, Chennai, Pune, Kolkata) and tier III (e.g., Chandigarh, Ludhiana, Lucknow, Guwhati, Mysore, Coimbatore, Mangalore). Consumers living in different tiers are different and have different levels of spending power. The tier, or classification, of a city varies from sector to sector. For

example, classification of a city is based on its IT firms and depends on its stage of real estate development (India Reports, 2008).

Previous research has sought to understand and segment consumers in India. Yet India, widely known as a sub-continent comprised of different states, houses people of widely diverse cultural and ethnic beliefs (see Figure 1). Per capita income does not tell the whole story, and instead suggests that there are several Indias, all moving at a different pace (Bharadwaj et al., 2005).

Figure 1: Map of India



Source: <http://www.mapsofworld.com/india/india-political-map.html>

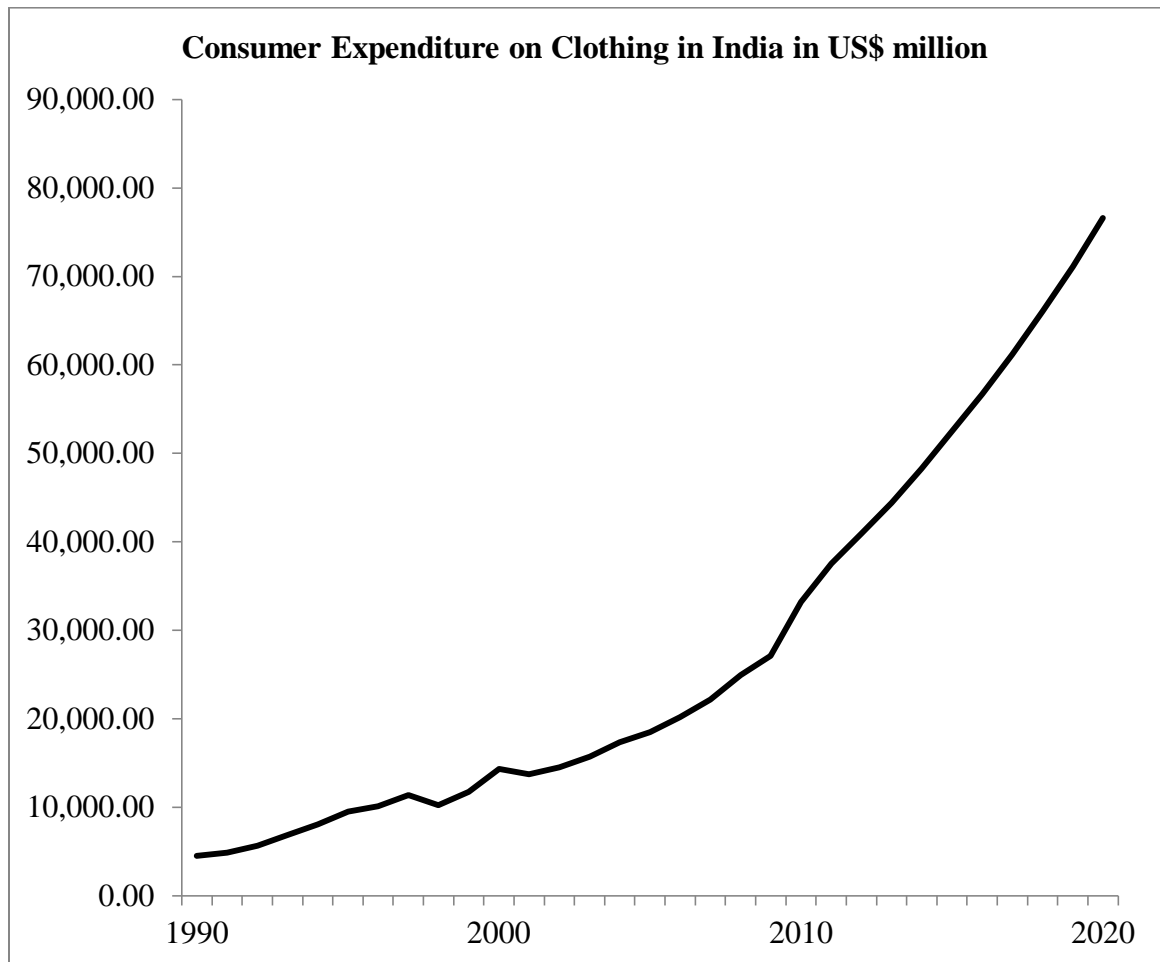
Indian Consumers: Then and Now

Twenty-first century Indian consumers are heavily courted by many brands, a result of economic reforms that took place in 1991 which made the Indian marketplace very attractive to foreign companies. Prior to 1991, the Indian government was in charge of businesses and focused on dictating production capacities, while neglecting business economics and consumers. The pricing of most products was very high, reflecting a large tax percentage. Although agricultural income in rural India was not taxed, urban Indians paid income taxes as high as 75 percent. Products such as shoes, branded apparel, lipstick, shampoo, light bulbs, and air conditioners, classified as luxury products by the Indian government, were priced out of reach of many consumers (Bijapurkar, 2007).

According to trade theory, consumer goods imported into a country should be in line with consumer preferences while also enhancing their welfare. In India this was not the case until the 1991 reforms. Indian officials required the population consume lower quality, inefficiently produced homemade goods, and in turn, reflected a negative attitude toward foreign goods. However, with the liberalization of its trade policies has come a rapid increase in the consumption of imported goods (Khan, 2005). As shown in Figure 2, consumer expenditure on clothing in India after the 1991 reforms has shown a consistent increase. It is projected that consumer expenditures on clothing will increase from 27 million USD in 2009 to 77 million USD in 2020 (Euromonitor, 2010). Similarly, the current market of clothing in Retail Selling Price (RSP) value has grown from 32 million USD in 2000 (post trade policy liberalization) to 84 million USD in 2009. As

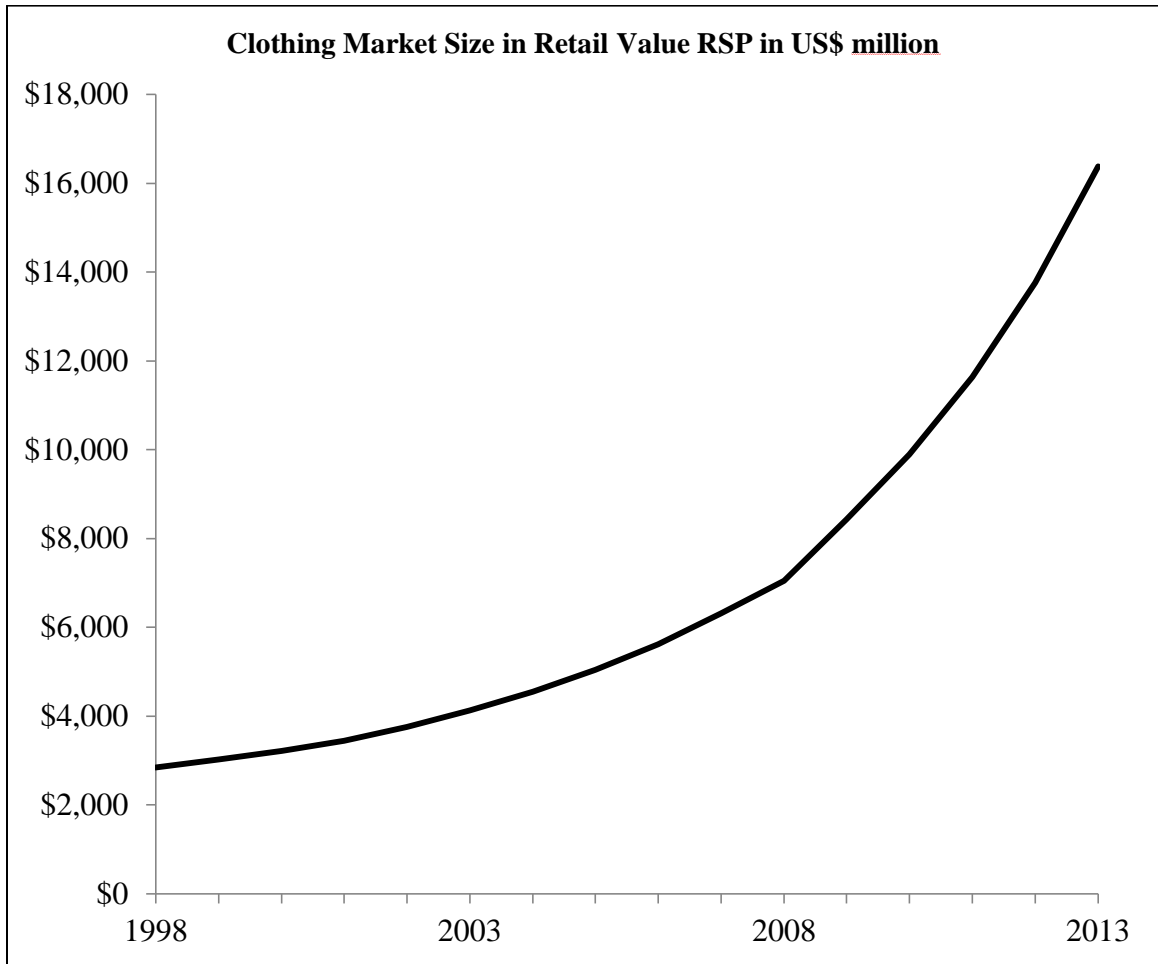
shown in Figure 3, it is projected that the retail value for clothing will grow to 16 million USD in 2013 (Euromonitor, 2010).

Figure 2: Consumer Expenditure on Clothing in India in US\$ Million



Source: Consumer Expenditure on Clothing: National Statistical Office/OCED/Eurostat/Euromonitor International.

Figure 3: Clothing Market Size in Retail Value RSP in US\$ Million



Source: Clothing and Footwear: Euromonitor from trade sources/national statistics

Retailing in India

There are many different retail formats that are currently seen in India. Retailers consider the geographic location, consumer base, and prevalent local conditions before deciding on the type of retail format to use. According to Sinha and Kar (2010), the primary retail formats available include malls, department stores, hypermarkets, supermarkets, convenience stores, discounters, branded stores, category killers, dollar stores, and cash and carry outlets.

The hypermarket is considered the most popular format, as it offers consumers products like fresh produce, fast moving consumer goods (FMCG) , electronics, value apparel, houseware, do it yourself (DIY), and outdoor products (Sinha & Kar, 2010). The biggest hypermarkets are Big Bazars owned by Pantaloon Retail India Limited offering apparel, food products, general merchandise, furniture, electronics, books, fast food and leisure. Supermarkets are not as popular in India as they are in the west, primarily because of the prevalence of open markets and convenience stores. Some of the leading supermarket stores in India are Subhiksha, Food World, Nilgiri's, and Reliance. Supermarkets mainly focus on products like groceries, fresh produce, and a few non-food products. Like supermarkets, convenience stores also house groceries, fresh produce, and a few non-food products but with a moderate number of SKUs (Sinha & Kar, 2010).

India's discounters, branded stores and category killers mainly sell apparel and shoes. Discounters and category killers are not as popular in India as they are in the US, while the branded stores are very popular in the Indian market (Sinha & Kar, 2010). Branded apparel stores like Lee, Wrangler, Wills Lifestyle, Newport, and John Players are widely found in urban India.

International Brands in India

The first international brand in India was Bata, introduced in the country in the year 1931. After the economic reforms of the late 20th century many international brands entered into India. Table 1 highlights the brands that have since entered the country.

Table 1: Entry of International Brands into India

Brand	Entry Year	Country	Brand	Entry Year	Country
Bata	1931	Czech	Disney Footwear	2005	USA
Louis Phillippe	1989	UK	Christian Dior	2006	France
Adidas	1989	Germany	Promod	2006	France
Pepe Jeans	1989	Spain	Giordano	2006	Hong Kong
Van Heusen	1990	USA	Mango	2006	Spain
Allen Solly	1993	UK	Salvatore F.	2006	Italy
Pierre Cardin	1994	France	The Body Shop	2006	UK
Levi's	1995	USA	Levi Strauss Sig.	2006	USA
Nike	1995	USA	Nautica	2006	USA
Lee	1995	USA	DKNY	2006	USA
Reebok	1995	USA	Guess	2006	USA
Lovable	1996	USA	Seven Jeans	2006	USA
Benetton	1998	Italy	Versace	2006	Italy
Swatch	1998	Switzerland	Fendi	2006	Italy
Omega	1998	Switzerland	Debenhams	2007	UK
Ermenegildo Zegna	1999	Italy	Disney Artist	2007	USA
Tissot	1999	Switzerland	Shanghai Tang	2007	China
Dockers, SFO	2000	USA	Dolce and Gabanna	2007	Italy
Van Heusen	2000	USA	Gucci	2007	Italy
Marks & Spencer	2001	UK	Sisley	2007	Italy
Ralph Lauren	2001	USA	Armani	2008	Italy
Wrangler (re launch)	2001	USA	Lerros	2008	Germany
Allen Solly (Womens)	2001	UK	Diesel	2008	Italy
Louis Vuitton	2002	France	Harry Winston	2008	USA/Switzld
Longines	2002	Switzerland	Kenzo	2008	France
Hugo Boss	2003	Germany	Paul Smith	2008	UK
Vanity Fair (re-launch)	2003	USA	Bottega Veneta	2008	Italy
Rado	2003	Switzerland	Pavers England	2008	UK
Daks Simpson	2004	UK	Disney Baby	2009	USA
Bvulgari	2004	Italy	Disney Jeans	2009	USA
Mexx	2004	Netherlands	Jimmy Choo	2009	USA
Aigner	2004	Germany	ASICS Corporation	2010	Japan
Calvin Klein	2004	USA	C & J Clark Internl.	2010	UK
Tommy Hilfiger	2004	USA	Chicco	2010	Italy
La Senza	2004	Canada	Damat	2010	Turkey
Chanel	2005	France	Ecko Unltd	2010	USA
Esprit	2005	Hong Kong	Etro	2010	Italy
Just Cavalli	2005	UK	Forever 21	2010	USA
Guess	2005	USA	OVS Industry	2010	Italy
Bossini	2005	Hong Kong	Paul & Shark (Dama)	2010	Italy
Savile Row	2005	UK	Timberland	2010	USA
Breguet	2005	USA	Yishion	2010	China
Christian Dior	2006	France	Zara	2010	Spain

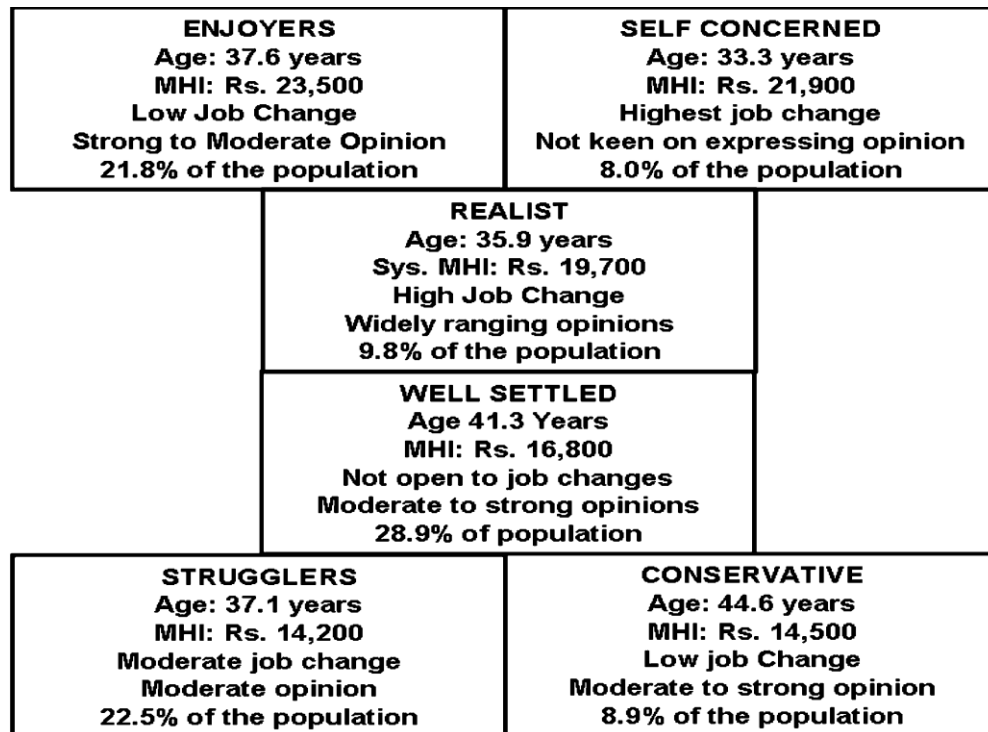
Note: Table updated from Son (2007), Images Year Book (2009), and Saxena (2011)

Psychographic Segmentation of Indian Consumers

Because India is geographically large and culturally diverse, it is impossible to market the same way to all Indians throughout India. A study conducted by Kumar and Sarkar (2008) divided Indian consumers into groups based on distinctive behavior and lifestyle patterns. Indian consumers' attitudes, opinions and interests on various aspects of Indian economy and culture were considered. The purpose was to help better target the marketing of products and services across this enormous consumer base. Kumar and Sarkar's segments include six profiles: *Well Settled*, *Strugglers*, *Enjoyers*, *Conservative*, *Self Concerned* and *Realists*. The *Well Settled* are people with established careers, slightly older in age, have one child, decent monthly household income, and are satisfied with life and hold conventional beliefs. The *Strugglers* group is characterized by those having average careers, mostly self-employed, who are trying to make ends meet, with an average family size. This group has the lowest income per month when compared to the other groups, they always play safe, and are conservative in their beliefs. The *Enjoyers* have the highest monthly household income, are employed with a private sector organization, are happy with life and satisfied with themselves. This group is willing to take risks, believe in living life to the fullest, and have liberal beliefs and attitudes (Kumar & Sarkar, 2008). The *Conservative* segment consists of people who have given up to fate, and often have large families. They are the oldest of all the segments, are self-employed or employed in the private-sector, are conservative in nature and hold more socialist economic beliefs (Kumar & Sarkar, 2008). The *Self Concerned* is the youngest group, dominated by a single, unmarried population, with the highest income and

smallest family to support. This group changes jobs often and shows reluctance to express their views (Kumar & Sarkar, 2008). The *Realist* segment includes divorcees, often change jobs, have sizeable incomes, are mostly employed with the private sector or self-employed, save money and are liberal in their views. When monthly household income versus age is plotted, the Indian urban consumer segments take the shape of an hour glass (Kumar & Sarkar, 2008; see Figure 4).

Figure 4: Urban Indian Consumer Segments

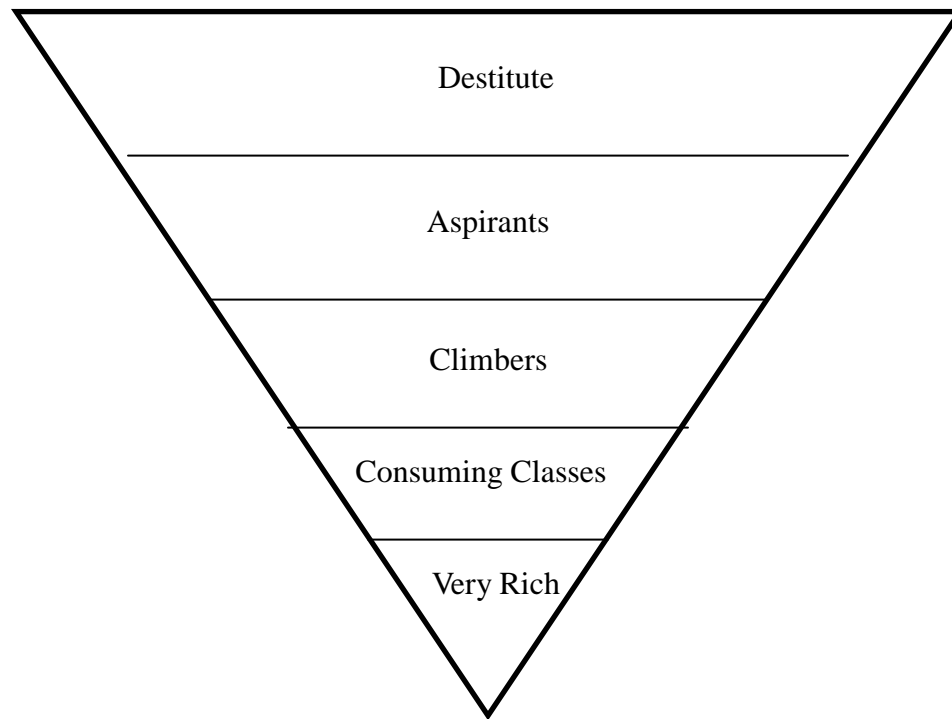


Source: Kumar and Sarkar (2008).

Indian consumers have also been segmented based on their disposable incomes and the ownership of durables and consumption of non-durables (Rao & Natarajan, 1996). As shown in Figure 5, these segments are depicted as an inverted pyramid.

Segments include the *Very Rich* (6 million), *Consuming Classes* (150 million), *Climbers* (275 million), *Aspirants* (275 million), and *Destitute* (210 million). The largest groups, at the top, are *Destitute* and *Aspirants*. The smallest, at the bottom, are the *Consuming Classes* and *Very Rich* (Rao & Natarajan, 1996).

Figure 5: Segments of Indian Consumers Based on Disposable Income and Ownership of Durable Goods



Source: Rao and Natarajan (1996).

India: An Emerging Market

Judicious consumption and the adoption of real value products indicates that Indian consumers are moving toward buying products and services that help to improve their quality of life (Bijapurkar, 2003). Past predictions made by marketers about Indian

consumers do not equate to today's trends. For example, marketers predicted that the Indian market would adopt "feel good" products, be receptive to "razzle-dazzle" brands, a Westernized self-image and identity, and the Fast Moving Consumer Goods (FMCG) categories (Bijapurkar, 2003). Instead, current trends indicate demands for more real, "life quality" improvement products and services which are visible, such as durables for better life, good education, health care, transportation and communication (Bijapurkar, 2003).

India's GDP growth rate of 6% per year reflects the significant contributions of industries such as retail, agriculture, manufacturing and service to the country's economy (Dobbs & Sankhe, 2010). With its growing urban population, it is expected that 68 cities in India will have a population of 1 million by 2030 (Dobbs et al., 2010). This increase in the country's urban population is expected to generate 70 percent of the country's GDP and lead to a fourfold increase in income per capita. To accommodate this urban growth, India will need to build 700 – 900 million squares miles of commercial and residential space, equivalent to building a new Chicago every year, by 2030 (Dobbs et al., 2010).

With urban growth comes a more unified market. According to Bijapurkar (2003), it is not income levels that unifies the market in India, but instead, the author identified several key characteristics shared by many Indian consumers, such as: striving to move ahead in a hurry, the rising self-employed and the service economy, women emerging as partners in family progress, a focus on giving children a better education, the adoption of legitimized borrowing, and increasing comfort levels with consumption and technology (Bijapurkar, 2003). The consumer resulting from this unified market is seen as emulating

consumers from developed western countries, attracting the attention of many companies interested in making a profit. Yet as Bijapurkar (2003) points out, it is vital to understand that this new emerging consumer base has many factors such as culture, family values, religious beliefs, and a political history that differ markedly from developed western countries. Thus, it is important that a study looking to understand consumption in India does so in the context of Indian culture and take the values and beliefs of its people into consideration.

Purpose and Objectives

The purpose of this research is to explore the decision-making process of young urban Indian consumers, and specifically with regard to foreign apparel brands. This study focuses on the purchase of apparel by working professionals, and considers both the individual and the household. Although young consumers comprise an enormous market, little research has been conducted that seeks to understand the decision-making process of the young Indian consumer, or to examine the role of brand in this process.

To address the purpose of the study, four objectives were developed, including: (a) to understand what is important to young Indian consumers when purchasing apparel, (b) to explore their experiences with apparel brands, (c) to investigate their perceptions of foreign apparel brands, and (d) to examine their use of branded apparel in the expression of the self. The purpose and objectives are addressed through a qualitative research design, intended to facilitate a focus on understanding the meaning of participants' decision-making and their experiences with apparel purchasing in cultural and social context.

Conceptual Framework

Methodological Considerations

The primary goal of this research is to understand the decision-making process of young urban Indian consumers from their own perspective. The importance of brands, and specifically foreign brands, is the focus of this process. To achieve this goal, ethnographic methods were employed as a part of qualitative research design. An ethnographic approach allows for data to be collected in cultural context, as the daily lives of people are observed and recorded (Maggs-Rapport, 2000).

Because the research design required that data be collected in India, I traveled to India to collect data. Three specific qualitative methods were used, including: observation, in-depth interviews, and focus groups. These methods are discussed in depth in Chapter III. Once data collection was complete, a thematic analysis formed the basis of the analysis and interpretation process.

Theoretical Considerations

According to the Consumer Behavior literature, the decision-making process actuates from the recognition of a problem that an individual experiences. A problem is recognized when the actual state of the individual is different from the ideal state, thus leading him or her to search for and evaluate alternatives to make a purchase (Engel, Blackwell, & Miniard, 1986, p. 28). Different consumers solve their problems in different ways depending on the product needed. Sproles and Kendall (1986) further define the style that the consumer adopts in the decision-making process as “a mental orientation characterizing a consumer’s approach to making choices” (p. 268). In the case of apparel,

the decision-making process often results in the choice of a particular brand. In the present study, how and why young Indian consumers choose brands and the decision-making process they adopt are explored.

Scope and Significance

Many factors influence the consumer's decision-making at different stages of the process. Deciding from available choices requires a great deal of effort, and is a process that may be influenced by a variety of factors, including involvement, evaluation, and available brands (Solomon, 2007). Because the Indian marketplace is witnessing a major influx of apparel brands, understanding how consumers evaluate these brands is of critical importance. Yet no studies exist that shed light on the process used by young Indian consumers. This study therefore investigates, through qualitative methods, the decision-making styles and factors that influence brand choice among this group of consumers.

Preliminary research conducted with young, urban professional Indian consumers during the summer of 2009 revealed two significant issues that lead to the development of the present study. First, it was revealed that participants use foreign apparel brands to address the ideal self via dress as a mode of identity communication. Second, the need to express this ideal self was particularly important within the workplace and especially for females. Therefore, this study was designed to further examine how males and females use foreign brands as young professionals and what they consider to be important when buying and wearing foreign apparel brands.

Consumer decision-making styles are largely dependent on the retail offerings available (Lyonski, Durvasula, & Zotos, 1996). These offerings are changing in India in all major cities and towns, but little research exists that examines how these offerings could further influence the decision-making styles of young Indians. This study therefore sheds light on the decision-making process that young Indian consumers adopt when making an apparel brand choice in the context of current retail format options available to them.

Summary

This chapter introduced the topic and provided justification for the study. A description of Indian consumers and the Indian market was provided. Methodological and theoretical considerations framing the study were outlined. The next chapter includes a review of the literature pertinent to the study.

CHAPTER II

LITERATURE REVIEW

The purpose of this research is to explore the decision-making process and brand choice of young Indian consumers when purchasing foreign apparel brands. In this chapter, I review the literature pertinent to the study. An examination of studies on the young Indian consumer is followed by a look at literature on the decision-making process, decision-making styles, and evaluative criteria. Last, literature relative to brand consumption in emerging markets and specifically India is examined and guiding research questions are outlined.

Profiling the Young Indian Consumer

India has the second largest population in the world at 1.2 billion, and 54% of the population is between the ages of 20 – 64 (Euromonitor, 2011). Of the entire population in India, only 28% live in urban areas, but it is this urban population that many apparel companies are trying to reach (Boroian & De Poix, 2010). Disposable incomes among this group are increasing. They tend to prefer branded goods and processed food, and are increasing expenditures on food, beverages, tobacco, transport and communications (Boroian & De Poix, 2010).

The rise in disposable incomes has led to a change in shopping habits and attitudes towards shopping. Previously, price considerations were most important for

Indian consumers when making a purchase decision, but today these decisions are guided by the desire to look and feel good (Boroian & De Poix, 2010). Young Indians between the ages of 20 – 24 are spending their money on electronics and home appliances, while those between the ages of 45 – 48 are spending on vacations and assets (Boroian & De Poix, 2010). Because the Indian market is fairly new, consumers have very little brand awareness, fewer brand loyalties, and no established patterns or tastes (Boroian & De Poix, 2010).

An emphasis on education still prevails among the middle class in India (Bijapurkar, 2003). Today the young urban Indian population is both educated and employed. India has invited many western companies to open international offices in its major cities. The ability to communicate in English by these young Indians has attracted more and more foreign companies looking to establish outsourcing offices in India and employ Indians in their workforce. For many aspiring Indians, these companies have created opportunities for them to pursue a career in the corporate world. Unlike their parents, young Indians have adopted professional attitudes similar to western culture, and are striving to climb the corporate ladder (Bijapurkar, 2007).

From the preliminary research on branded apparel that I conducted, it was observed that young Indian professionals use dress to communicate their identity. Based on interviews conducted with young professionals, three themes emerged: *Workplace Acceptance and Success*, *Gender and Product Choice*, and *Benefits versus Costs*. Participants preferred branded apparel specifically for workwear. They used apparel to seek acceptance at work and be identified among their peers. More and more women are

taking up jobs at these multinational companies and are working to build careers for themselves. Thus, they feel the need to wear western style workwear like their western counterparts rather than saris or traditional Indian dress. Further, the availability of western styles of dress other than workwear is very limited. Only a few well established companies are currently expanding to cater to this large consumer base. The preliminary research also found that even though participants have relatively high disposable incomes, they still consider benefits of brands versus the price when buying apparel. These themes pointed to a need to ground further study of this topic in the framework of decision-making.

Consumer Decision-Making

Consumer decision-making is a widely researched area both in academics and marketing. As a result, this topic has witnessed many changes, from the “black box” where stimuli lead to responses, to the five stages of decision-making proposed by Engel, Blackwell and Kollat (1978), to more recent multi-dimensional methods of judgment (Fletcher, 1987; Lye, Shao & Rundle-Thiele, 2005). As shown in Table 2, Zaichkowsky (1991) outlines the history of how decision-making has been approached.

The decision-making process in the 1940s was widely used in economics to understand the economics of making a purchase decision by using demand equations for products under study. In the 1950s, irrational consumer concepts were studied, and decision-making research was involved in understanding the hidden meaning of goods. The 1960s saw a transition from the irrational consumer to the problem solver. In the 1970s the problem solver searched for more information to make a product choice. Hence

most consumer decision-making research in this era focused on pre-purchase information seeking behavior, and the type of information given on the product labels was of most concern to marketers. In the 1980s, consumers were conceptualized as cognitive misers. Research in this period focused on low involvement decisions and the evaluation of the cognitive effort involved in obtaining information. Economic and cultural changes lead to collective decision-making in the 1990s. In 2000s the adaptive decision maker uses a straightforward, organized process to reach a final decision (Lye et al., 2005; Schneider, 1995; Zaichkowsky, 1991).

Table 2: History of Approaches to Consumer Decision-Making

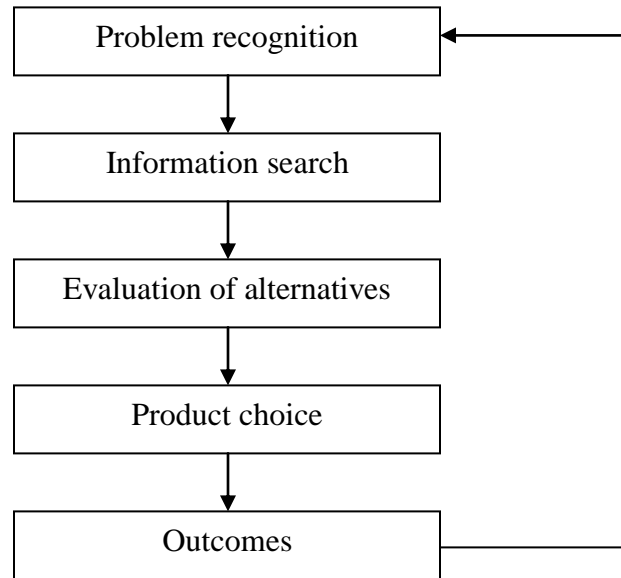
Decade	Type of Decision-Making	Exemplar
1940s	Economic man	Fitting demand equations to products
1950s	Irrational consumer	Hidden meaning of goods Use of projective techniques
1960s	Transition from irrational consumer to problem solver	Hierarchy of effects model
1970s	Problem solver	Pre purchase information seeking Labeling of products
1980s	Cognitive miser	The cost of thinking Low involvement decisions
1990s	Collective decision maker	Changing cultural patterns of North America Decrease in purchasing power of individual
2000s	Adaptive decision maker	Follows straightforward, organized fashion

Sources: Lye et al., (2005); Zaichkowsky (1991)

Consumers make multiple decisions throughout the entire consumer decision process, including those based on screening and choice (Lye et al., 2005). Indeed, each individual is constantly confronted with the need to make decisions regarding choice, purchase, and/or use of products and services (Bettman, Johnson, & Payne, 1991). Most research addresses consumer decision-making as proposed by Engel et al. (1978), which

follows a five stage process consisting of: (1) problem recognition, (2) information search, (3) evaluation of alternatives, (4) product choice, and (5) outcomes (see Figure 6).

Figure 6. Stages in Consumer Decision-Making



Source: Solomon (2007).

Problem Recognition

When a consumer perceives there to be a difference between the current state and the ideal, a problem is recognized and the decision-making process is activated (Engel et al., 1978). The recognition of the difference between the ideal state and the current state and the degree of complexity of the problem is dependent on time (Burner & Pomazal, 1988). Moreover, the ideal state and the desired state are influenced by factors such as reference groups, family, situational change, marketing efforts, current situations, financial considerations and culture/social class (Solomon, 2007). To achieve the ideal state, information processing is initiated, which is influenced by memory and motives. At

this stage, a consumer may identify the problem but either deny it or avoid the decision-making process altogether (Burner & Pomazal, 1988; Engel et al., 1978). If they do decide to pursue the ideal, then they go on to the next stage in the process.

Information Search

The problem recognition stage is followed by an information search stage. Information, such as appropriate evaluative criteria to solve the problem, recognition of alternative solutions and characteristics of each alternative, are used to make a decision (Hawkins, Best, & Coney, 1995). Consumers seek information that matches their conclusion in the decision-making process (Zimmer & Deshpande, 1984). Information is first searched internally (i.e., search of memory), followed by an external search if needed (i.e., search of ads, commercials, sources from friends and family) (Engel et al., 1978).

In the internal search, sometimes a solution used for a previous problem is recalled and implemented again (Engel et al., 1978). An internal search also involves one's predispositions. These predispositions form functions, such as maximizing perceived rewards and minimizing punishment, expressing value, or protecting one's self-image (Walters & Bergiel, 1989).

External search is influenced by the decision to procure new information (Engel et al., 1978). Motivation to search can include factors such as perceived costs of search, the perceived benefits of search, enduring involvement, the need for cognition, and shopping enthusiasm (Schmidt & Spreng, 1996). Antecedents of perceived benefits of search are subjective knowledge, satisfaction, perceived financial sacrifice, perceived risk,

situational involvement, information required for choice rule, perceived product differences, need to justify decision, desire for optimum decision, and evoked set (Schmidt & Spreng, 1996). Subjective knowledge, evoked set, product complexity, information accessibility, and time pressure precede the perceived costs of search (Schmidt & Spreng, 1996). Once the consumer has acquired the appropriate information, the information search stage is followed by the evaluation stage.

Evaluation of Alternatives

Engel et al. (1978) describe the Evaluation of Alternatives stage as a process that involves four major components: evaluative criteria, beliefs, attitudes, and intention. Evaluative criteria form the starting point, which are the preferred product attributes, on the basis of which product comparisons and evaluations are made. Beliefs which were formed during the external search influence perceptions of each alternative. Attitudes are formed by the beliefs about an alternative, making the product acceptable or unacceptable. When one of the alternatives is considered, then an intention to purchase is formed. When the decision-making is habitual, the consumer forms intention to purchase a product that was purchased previously, thereby moving through the evaluation of alternatives quickly or bypassing it altogether.

Product Choice and Outcomes

Once alternatives have been evaluated, the next stage is Product Choice. Purchase or product choice is influenced by situational factors and buying intentions (Engel et al., 1978). After a product is purchased, consumers will reflect on the stages of the decision-making process to assess and determine the relative success of the decision that was made

(Walters & Bergiel, 1989). This is particularly the case when the consumer experiences dissonance or when there is a difference between the perceived state and the existing state after the purchase of the product (Walters & Bergiel, 1989).

Consumer Decision-Making Styles

Although it is agreed that consumers generally follow the five stage process, they may approach the process differently. Research on consumer decision-making styles includes three types of approaches: the psychographic approach/lifestyle approach, the consumer typology approach, and the consumer characteristics approach (Sproles & Kendall, 1986). For example, assuming that consumers follow certain decision-making traits while shopping, the consumer characteristics approach was adopted by Sproles and Kendall (1986) in developing the Consumer Styles Inventory (CSI) (Bauer, Sauer, & Becker, 2006). Sproles and Kendall (1986) proposed eight consumer types via the CSI: (a) perfectionist high quality consumer, (b) brand conscious, price equals quality consumer, (c) novelty-fashion conscious consumer, (d) recreational and hedonistic shopping consumer, (e) price conscious, value for money consumer, (f) impulsive, careless consumer, (g) confused by over choice consumer, and (h) habitual, brand loyal consumer.

Bauer et al. (2006) indicate that consumer decision-making styles are also dependent on product involvement, in that level of involvement in decision-making depends on the product. Bauer et al. (2006) emphasize the need for development of different decision-making styles for different product categories. For example, researchers have shown that apparel products induce high involvement (e.g., Bloch, 1986;

Goldsmith & Emmert, 1991; Kapferer & Laurent, 1985/1986). Hence, understanding the consumer decision-making styles used by young Indian consumers when shopping for a high involvement product like apparel is needed, as it would help in market segmentation in an evolving retail environment.

Decision-making styles are not the same among consumers in all countries (Lyonski et al., 1995; Mishra 2010; Mitchell & Bates, 1998), and styles have been found to differ between developed and developing countries (Lyonski et al., 1995). Many researchers have studied decision-making styles used in different cultures, including China, Greece, Turkey, and India (see Table 3).

Table 3: Decision-Making Styles Studied Across Different Countries

Country	Researchers
Brazil	Dos Santos & Fernandes (2006)
China	Fan, Xiao, & Xu (1997); Fan & Xiao (1998)
Germany	Walsh, Mitchell, & Hennig-Thurau (2001)
Greece, India, New Zealand and USA	Lyonski et al. (1995)
Korea	Hafstrom, Chae, & Chung (1992)
Malaysia	Wan Omar, Mohd Ali, Hussin, & Abdul Rahim (2009)
South Africa	Radder, Li, & Pietersen (2006)
Taiwan	Hou & Lin (2006)
Turkey	Gonen & Osemete (2006); Kavas & Yesilada, (2007)
UK	Mitchell & Bates (1998)

Lyonski et al. (1995) found that Indian consumers' decision-making styles are consistent with those profiled by Sproles and Kendall (1986), however both Lyonski et al. (1995) and Canabal (2002) found that the "Price conscious, value for money" factor was not applicable to the Indian sample, contradicting the popular notion that India is a

price sensitive market. The top three decision-making styles found among Indian consumers were: (1) brand conscious consumer, (2) perfectionists or high quality conscious consumer, and (3) confused by over choice consumer (Canabal, 2002). A careless decision made by consumers is normally attributed to impulsiveness, but for Indian consumers, careless decisions result from brand indifference (Canabal, 2002). Those who are “brand conscious” obtain pleasure from shopping trips and are willing to devote time on activities that are considered recreational (Canabal, 2002).

More recently, Mishra (2010) identified ten factors of CSI and applied them to an Indian consumer sample, including: (1) perfectionist high-quality conscious, (2) dissatisfied shopping conscious, (3) impulsive, (4) price-value conscious, (5) confused by over choice, (6) brand conscious, (7) fashion conscious, (8) recreational shopping conscious, (9) brand loyal and (10) store loyal. Mishra’s (2010) ten factor model of CSI based on the India sample confirmed the eight factors of Sproles and Kendall (1986), with the addition of “Dissatisfied Shopping Conscious” and “Store Loyal.”

Evaluative Criteria and Product Choice

Evaluation is defined as a basic judgment about the quality and value of a product (Sadler, 1985). *Relative evaluation* involves arranging a set of things in order of quality, without designating the product as good or bad. *Absolute evaluation* involves the process of designating a product as good or bad (Sadler, 1985). A criterion used to evaluate is defined as a dimension of performance with regard to the products that are to be evaluated (Sadler, 1985). Therefore, “evaluations are substantiated by reference to criteria” (Sadler, 1985, p. 286). Criteria are classified in a hierarchical manner, and are

expressed in terms of a higher-level criterion (that moves up the hierarchy) or in terms of a number of lower-level criteria (Sadler, 1985). When making a choice, consumers will often adopt a simplified strategy because information-processing is limited or the cost of thinking is too high (Lai, 1994). When consumers use a simplified strategy to address a problem they are adopting heuristics (Wright, 1974). For example, visual appearance of a product often serves as a heuristic, as it influences product evaluations and choice in many ways (Creusen & Schoormans, 2005). Disparity between alternatives is observed when one alternative is chosen over other alternatives. However, disparity can be reduced or increased by altering the number of options in the consideration set, thus making the choice less consequential or more obvious (Carlson, 2000).

When more than one choice is selected from a set of choices, this is referred to as multiple-choice decision-making. Most early studies dealt with the decision-making process as a single choice selected from a set of choices. This type of decision-making is referred as single-choice decision-making. Coombs (1964) criticized most decision-making studies for focusing on understanding the first choice in decision-making, and assuming that alternatives are evaluated independently. Since then, a few researchers have examined multiple-decision-making and have contributed significantly towards expanding this area of research. For example, Abdul-Muhmin (1999) traced the growth of multiple-item choice decision-making in the literature, and his findings comprise Table 4 below.

Table 4: Researchers and Their Contributions to Multiple-Decision-Making Research

Researcher	Multiple-item Decision-Making – Model Building
Green, Wind & Jain (1972)	Predicting consumer preferences using conjoint measurement techniques
Green & Devita (1974)	Extended Green et. al. (1971) and developed complementarity model
Farquhar & Rao (1976)	Introduced the concept of balance – equibalancing attributes and counterbalancing attributes
McAllister (1979)	Attribute Satiation Model (ASM)
McAllister (1982)	Effects of time to ASM
Harlam & Lodish (1995)	Developed assortment model which examined the dependencies among multiple choices
Simonson (1990)	Use of modified phase-decision-making; phase 1 – alternatives are eliminated, and phase 2 – remainder alternatives are selected
Read & Loewenstein (1995)	Introduced choice-bracketing and time-contraction for multiple-decision-making for variety seeking

Source: Abdul-Muhmin (1999).

Along with product image, the image of a store also plays an important role in decision-making (Nevin & Houston, 1980). Brand name can be another critical cue, especially in terms of consumer perceptions of quality (Dodds, Monroe, & Grewal, 1991), which can influence the end choice. Consumers today are said to adopt the congruity theory, where they try to make sense of the alternatives by bringing disparate information together to apply across alternatives (Grewal, Krishnan, Baker, & Borin, 1998).

Self-concept, formed by a set of knowledge and beliefs of one's self, is triggered and revisited when making a purchase decision (Graeff, 1996), thus a brand with an image that is congruent to the consumer's self-image will likely be purchased. Graeff (1996) revealed that brand evaluations via brand image can be moderated by the degree of a consumer's awareness of self-image at the time of brand evaluation. Ideal congruence is activated when the consumer is evaluating brands that are publically

consumed, while actual congruence is activated when the consumer is evaluating brands that are privately consumed (Hong and Zinkhan, 1995; Sirgy, 1982). Evaluations which rely on brand image rather than physical product characteristics are often found when a marketplace is crowded with brands (Graeff, 1996). Because India is now flooded with brands it can be assumed that brand evaluation has become critical to the decision-making process.

Brands and the Decision-Making Process

Brands are considered as important information cues and intangible attributes (Aaker, 1991; Auger, Devinney, Louviere, & Burke, 2010; Wernerfelt, 1988) that represent composite information (Richardson, Dick, & Jain, 1994). Brands play an important role in decision-making, wherein they help in the reduction of uncertainty (Auger et. al., 2010) and reduce confusion as they communicate quality (Erdem & Swait, 1998). Brands also serve to reduce perceived risk and information costs, which leads to higher expected consumer utility (Erdem & Swait, 1998).

Marketers use brands to influence the consumer at various stages of decision-making by increasing messages that stimulate problem recognition through favorable beliefs about the messages. Favorable beliefs may, in turn, result in positive intentions to purchase the brand (Fletcher, 1987).

Brand as an Evaluative Criterion

In the consumer decision-making process, a consumer will often need to choose from a set of products. This set is known as the consideration set, and is thought to influence the brand choice made by the individual because the consideration set is the

point for product choice. The consideration set is also known as the “universal set,” and defined as a set that includes alternatives that can be obtained or purchased by any consumer at any given time (Shocker, Ben-Akiva, Boccara, & Nedungadi, 1991). Ballantyne, Warren and Nobbs (2006) conclude that brand choice made from a consideration set involves the use of a two-stage screening process: (a) consideration set formation and (b) evaluations of brand from the consideration set leading to choice. The relationship between brand attitudes, consideration sets, and brand choice was studied by Suh (2009). It was found that consideration sets had a mediating influence on brand attitudes and brand choice, and that brand attitudes had an indirect effect on brand choice. For a brand to be added into the consideration set, evaluation benefits must exceed evaluation costs, which include thinking cost, search cost and opportunity cost (Kardes, Kalyanaram, Chandrashekar, & Dornoff, 1993).

Brand consideration is strongly affected by brand retrieval (Nedugandi, 1990). Brands that are recalled easily are typically favorably evaluated by consumers (Labroo & Lee, 2006). However, a brand that is activated in the consumer’s mind through negative associations does not always lead to a less favorable attitude towards the brand (Lee & Labroo, 2004). Labroo and Lee (2006) posit that a less favorable attitude could be the result of goal conflict effect, where the goal activated by the brand association conflicts with the goal serviced by association. This results in interference in the consumer’s processing and, in turn, less positive evaluations of the brand. More positive evaluations of the product are seen when the goal activated matches the goal serviced, because processing of the brand takes place uninterrupted in the consumer’s memory (Labroo &

Lee, 2006). Therefore, more favorable evaluations of a brand and greater probability of brand choice can be achieved through enhancing the fluency of processing (Lee 2002; Lee & Labroo, 2004).

Processing fluency can be classified into two types: perceptual and conceptual (Lee, 2002). Changes in surface features of a brand can affect perceptual processing; hence prior exposure can enhance this type of processing. On the other hand, conceptual processing is affected by elaboration, and not by changes in surface features, therefore prior exposure to a brand as well as other related brands is required to enhance this type of processing. It is interesting to note that a brand becomes more fluent by perceptual but not conceptual processing (Lee, 2002; Lee & Labroo, 2004). Lee and Labroo (2006) assert that perceptual processing can be enhanced by physical features whenever the image of the brand, or the logo of the brand, is placed such that it is prominently seen, and thus influences the perceptual processing of the consumer with little interference. This is the case with many apparel brands that display a prominent logo, such as a figure playing polo on a shirt or an embroidery design on the back pockets of jeans.

The perceptual mode of processing is further divided into the data-driven perceptual mode and the concept-driven perceptual mode. In the data-driven perceptual mode of processing, information is obtained from tangible features such as a garment's color, feel and hand (Holbrook & Hirschman, 1982). Whereas the concept-driven perceptual mode considers intangible, abstract attributes formed via cognitive abstractions and associations. Intangibles include whether the garment is easy to take care of or if it gives the wearer confidence (Norman, 1976).

Consumers use brands to form mental representations with numerous meanings (Keller, 2003). Labroo and Lee (2006) suggest that brands function as part of a cognitive structure comprised of category knowledge, attribute information, benefits of the brand, experiences of consumers, attitudes and feeling towards the brand, and the goals and needs the brand satisfies. These cognitive structures can influence an individual in making a brand choice.

Most studies that involve understanding brand choice from a consideration set either use experimental methods (Posavac, Sanbonmatsu, & Ho, 2002) or a quantitative approach (Suh, 2009; Wang, Siu, & Hui, 2004). Experimental studies that Posavac et al. (2002) conducted were aimed at the selective consideration of alternatives versus comparative consideration of alternatives. Empirical studies by Suh (2009) and Wang et al. (2004), examine decision-making styles and the factors that affect decision-making through applying quantitative techniques like Structural Equation Modeling. Qualitative approaches to understanding brand choice are rare in the current literature, as compared to the exhaustive research articles that have used quantitative techniques.

Brands and Consumers in Emerging Markets

Emerging markets are the new destinations for many established companies looking to expand business outside their home market. More than 80% of the world's population lives in what are classified as developing or transitional economies (Steenkemp & Burgess, 2002), while developed nations now represent a shrinking portion of the world's economy (Wilson & Purushotaman, 2003). These emerging markets are witnessing a transition in their economies, with increasing per capita incomes

and global acculturation. Characterized by changes in and relaxation of foreign investment policies, markets like Brazil, Russia, China and India are considered as emerging markets, along with newer ones such as those of Vietnam, Indonesia and Mexico. Consumers from these emerging markets are different from those in established markets. The former shop for quality goods but often are unfamiliar with product category attributes and benefits (Batra, 1997). Thus brands often signal product quality to these consumers (Reardon, Miller, Vida & Kim, 2005). Agbonifoh and Eliminian (1999) and Batra, Ramaswamy, Alden, Steenkemp and Ramachander (2000) suggest the concept of “foreignness” to explain why consumers in emerging markets place importance on the foreign origin and display of public goods. Consumers in many emerging markets value interpersonal relationships, therefore they tend to place importance on symbolic acquisition and communication of social distinction (Essoussi & Merunka, 2007).

According to Marcoux, Filialtrault, and Cheron (1997), in an emerging market, consumer desire for branded goods from developed countries could be attributed to increased exposure to global media, thus consumers use brands to help them to portray their social status and improve their quality of life. Wang, Chen, Chan and Zheng (2000) and Okechuku and Onyemh (1999) state that consumers in developing markets perceive products from other developing countries to be of lesser quality and if purchased, lead to higher levels of dissatisfaction.

According to a study conducted by Essoussi and Merunka (2007) on consumers who bought cars and TVs in an emerging market (Tunisia), country of manufacture was considered more important than country of design. Country of design and country of

manufacture are considered important cues for understanding the consumers' perceptions of quality in emerging markets, as these consumers are typically new to imported brands. Essoussi and Merunka (2007) revealed that the relative importance of country of design and country of manufacture depends on the consumer's perceived level of complexity of the product. If a product is perceived as complex in design and manufacture, the effect of country of design is given more importance. When the product is perceived as low-complexity, the effect of country of manufacture is more important (Essoussi & Merunka, 2007)

In a study conducted by Wang and Yang (2010) on understanding brand credibility and Chinese consumers' brand purchase intention when buying cars, it was found that brand credibility positively impacted consumers' brand purchase intention. Further, the relationship between brand credibility and brand purchase intention was moderated by brand image and brand awareness.

Sun and Wu (2004) found differences in consumption patterns between rural and urban Chinese consumers, in that ideal material possessions of these consumers were different. Rural consumers were found to be situated at the lower levels of hierarchy of needs than urban consumers. Urban consumers were more sophisticated shoppers than the rural consumers and considered shopping as a group entertainment activity, rarely shopping alone as opposed to the rural consumer. Rural consumers were more price conscious and less product-innovative as compared to their urban counterparts, while urban consumers responded more positively to mass media and advertising. Urban Chinese consumers were more brand conscious and the majority of them had higher

brand recall rates. Chinese urban female consumers were more active in their shopping activities and considered shopping as a leisure activity that they enjoyed.

Russia is another emerging consumer market. In a study by Huddleston, Good, and Stoel (2000), Russian consumers consider quality followed by price when buying apparel. For Russian consumers, clothing is considered a very important part of one's overall appearance. They use clothing to communicate their social status and differentiate themselves from others. For Russian consumers, quality is considered more important because of the social benefits it provides (e.g., appearance), and because quality reflects higher socio-economic status (Karpova, Nelson-Hodges, & Tullar, 2007).

Brands and the Indian Consumer

India is also an emerging consumer market. As discussed in Chapter I, international brands have been available in the Indian market for several decades, in apparel as well as product categories such as electronics and food. Early on, these brands were positioned as premium brands, and a very small segment of the consumption population could afford to buy them. As the market in India has evolved, research in the area of international brands has been conducted specifically to understand Indian consumer behavior. Branded products such as televisions, cameras, and fast moving consumer goods (FMCG) have been investigated. For example, a study conducted by Bandhyopadhyay and Banerjee (2003) sought to understand the effect of country of origin on the brand evaluation of cameras and televisions, and found a significant effect, whereas there was no distinction made between the low priced and high priced Indian brands. A study exploring fashion orientation among Indian consumers by Chakrabarti

and Baisya (2009) reported that Indian consumers who were innovative tended to indulge in heavy brand consumption.

Sahay and Sharma (2010) have shown that young Indian consumers develop strong relationships with brands, and especially brand dimensions like affective and socio-emotive attachments (love or passion), self-connection, behavioral ties (interdependence and commitment), and supportive cognitive beliefs (intimacy and brand partner quality). Young Indian consumers show brand switching behavior with the influence of family rather than peer pressure, as they tend to live with their families longer than in western societies. This leads to exposure to brands over longer periods of time, thereby creating stronger brand awareness among these young consumers (Sahay & Sharma, 2010).

Sinha and Uniyal (2005) conducted a study in an attempt to segment Indian consumers based on their shopping habits. The observation method was employed, where consumers shopping at stores dealing with appliances, books, apparel, music, shoes, lifestyle products, cosmetics and medicine were observed. Themes that emerged in their findings allowed them to group consumers into six segments: (1) *Choice Optimizer*, (2) *Economizing*, (3) *Pre-mediated*, (4) *Recreational*, (5) *Low Information Seekers*, and (6) *Seeking Support*.

Table 5: Segments and Themes Found among Indian Consumers

Segments	Themes
Choice optimizer	Authoritative, Brand conscious, Individualistic, Inquirer, Involved, Quality conscious, Variety seeker
Economizing	Bargain seeker, Budget conscious, Discount seeker, Price conscious
Pre-mediated	Family buyer, Hurried, List driven, Pre-decided
Recreational	Ambience seeker, Browser, Expressive, Impulsive
Low information seekers	Familiar, Infrequent
Seeking support	Adjusting, Ambience intimidated, Consultative, Help seeker, Indecisive

Source: Sinha and Uniyal (2005).

To date, very little research has examined Indian consumers' perception of foreign apparel brands. One study indicated a positive relationship between need for uniqueness and attitudes towards US apparel brands among Indian consumers (Kumar, Lee, & Kim, 2009). Further, attitudes towards US apparel brand were based on a positive relationship between perceived quality and emotional value, indicating intention to purchase (Kumar et al., 2009). Lee, Kumar and Kim (2010) found that need for uniqueness was higher in Indian females when compared to Indian males, while males showed more positive attitudes towards US brands. Indian consumers who had positive attitudes towards US brands perceived them to be of higher quality, recalled and recognized the brand, and were more loyal as compared to consumers with less positive attitudes towards US brands (Lee et al., 2010). In the present study, branded apparel was explored in the context of decision-making among young Indian consumers as they are using apparel to establish themselves as professionals, yet thus far have not been the explicit focus of research on apparel brands.

Guiding Research Questions

Exploring the criteria that consumers use in apparel purchasing involves interpreting the abstract associations that they form with a product and its use (Sadler, 1985). In this study, brands are examined as one type of criteria important for decision-making. In purchasing apparel, consumers consider the congruence between self-image and brand-image, as well as other abstract associations. Menon and Khan (1995) suggest that variety-seeking behavior occurs when there exists an increased stimulation. However, when stimulation increases, consumers tend to reduce complexities by routinizing buying decisions (Howard & Sheth, 1969; Venkatesan, 1973). The question to be explored in this study is, in the presence of multiple brands currently available in the Indian market, and the preference for the item (apparel) being the same, does the young Indian consumer seek variety, or instead, prefer a routine buying decision?

The difficulty in the task of searching for information in multiple decision-making lies in the fact that: (a) to obtain the desired result, several subdecisions must be made, (b) the current decision includes preferences that could be used in the future, and (c) the choices made should complement or substitute each other (Abdul-Muhmin, 1999). Thus multiple decision-making results in a cognitive burden on the consumer. This is the case for the young Indian consumer, in that the selection of apparel is both a personal and social decision. Therefore, a second guiding question of the research is: do the available choices in apparel brands relieve the consumers' cognitive burden or increase it? And relatedly, how might different decision-making styles alleviate the cognitive burden of apparel decision-making?

In research on apparel decision-making, the influence of a few attributes have been the focus, including brand name, physical quality, wardrobe coordination, fit, color, price, warranty, garment appearance, fiber content, fabric, care, country of origin, and garment details (Abraham-Murali & Littrell, 1995). Most studies have been conducted on extrinsic cues, such as brand name, package, and price as compared to intrinsic cues like fiber content, style, and color (Eckman, Damhorst, & Kadolph, 1990). Price and brand name have been most extensively studied with regard to apparel. Studies focused on brand name have revealed contradictory findings. For example, one study showed that branded skirts were ranked higher on quality when compared to unbranded skirts (Davis, 1985), but another study, conducted by Forsythe (1991), indicated that perceptions of quality of a shirt were not based on brand type. Similar results emerged in my preliminary study, in that participants considered a garment's price vs. its benefits (e.g., brand name). In other words, they did not just look at the brand without considering price.

Brand familiarity or brand related experience is known to influence consumer's decision-making (Alba & Hutchinson, 1987). Consumers who are familiar with a brand tend to select the same brand from a consideration set, even though quality may be lower when compared to other brands in the consideration set. Biswas (1992) revealed that consumers spend less time shopping for a familiar brand when compared to shopping for an unfamiliar brand, indicating that brand familiarity moderates information search.

The Indian marketplace is currently witnessing an influx of apparel brands and the average consideration set for a consumer in India is greatly expanding. Thus a

consideration set includes both brands that are familiar and unfamiliar to this consumer. According to Hoyer and Brown (1990), consumers tend to purchase brands that are familiar. However, there are far fewer familiar than unfamiliar apparel brands in India. Hence the final guiding question of this research is: to what extent do young Indian consumers rely on the foreignness of a brand to overcome the issues of unfamiliarity?

Surveys and experiments are typically used to investigate the complex attributes that consumers use to evaluate apparel. Yet this limits the participant to considering or manipulating a set of predetermined attributes, and thus inhibits the researcher from exploring any other attributes that might be considered in the evaluation process (Fiore & Damhorst, 1992). To address this problem, the present study engaged in interaction with participants to explore attributes that are meaningful to them at the evaluation stage (Abraham-Murali & Littrell, 1995). By conducting a qualitative study, key attributes of evaluation were explored in-depth and their implications for understanding apparel decision-making among young Indian consumers assessed.

Summary

In this chapter, a brief description of the young Indian consumer was provided. The consumer decision-making process and its stages were then discussed, followed by research on consumer decision-making styles and the Indian consumer. Literature on evaluative criteria, product choice, and brands as evaluative criteria was discussed. Studies on consumption in emerging consumer markets were examined, including India. In the next chapter, the research design is explained, along with the methods used in data collection.

CHAPTER III

METHODOLOGICAL FRAMEWORK

This study seeks to understand the apparel decision-making process of young, professional Indian consumers, and particularly with regard to foreign brands. As discussed in Chapter I, an interpretive methodology was used to achieve the objectives of the study. The four specific objectives are to: (a) understand what is important to young Indian consumers when purchasing apparel, (b) explore their experiences with apparel brands, (c) investigate their perceptions of foreign apparel brands, and (d) examine their use of branded apparel in the expression of the self. As discussed in Chapter II, this study addresses gaps in the existing literature by examining young urban professionals as a consumer segment in India and the factors that influence their decisions about apparel and apparel brands.

In this chapter, a discussion of the research methodology used in the study is provided. First, an overview of interpretive methodology, and specifically the ethnographic approach, is provided. This is followed by discussion of specific data collection methods. Sample selection is then explained. Last, discussion of the data analysis and interpretation processes is provided.

Interpretive Research Design

Interpretation is an approach used to make sense of an object or phenomenon under study (Jax, 1989). Interpretive science is used to “systematically search for a

understanding of the different ways people experience their world subjectively” (Van Manen, 1975, p. 6). Meanings of experience are understood through social interaction, as they are shared between people, including researcher and participant. As Jax (1989) explains,

An interpretive scientist questions what something or someone is really like. The intent is to interpret the meaning of the human experience. The researcher takes a holistic approach and looks for emergent patterns from which to make interpretation. This may be done through various means such as fieldwork, observation, and interviewing. The focus is not to generalize or to make meaning within a specific context or situation. Interpretive science seeks an intersubjective understanding of people’s meanings. (p. 65)

As an interpretive approach to research, ethnography is both a product and a process of studying human life (Hultgren 1989; Tedlock, 2000). As Hultgren (1989) explains, ethnography “is the intent to reveal the participants’ meanings of their culture, and then to stand back and make sense of them, as well as to critique them” (p. 56). Ethnography is an attempt to connect certain encounters, events and understandings into a fuller, more meaningful context, where information or data obtained is transformed into written or visual form (Tedlock, 2000).

With the use of ethnographic techniques, consumption can be examined as a cultural phenomenon (Pettigrew, 2000). Sherry (1986) defines culture with reference to consumer research as: “at once constituted and constituting. It is composed of, and in turn, composes two significant human phenomena – meaning systems and material flows” (p. 574). Here, *meaning system* represents the world, cultural entities created, behavior of people and the feelings evoked, while, *material flow* in space and time

represents the flow of goods, services, messages, etc. (Sherry, 1986). Because material possessions convey social meanings and serve as cultural communicators, ethnography can be used in consumer research to understand various forms of consumer behaviors in context (Pettigrew, 2000). That is, a cultural perspective developed through an ethnographic approach helps to shape a more in-depth interpretation of the behavior (Sherry, 1986).

This study was carried out in Bangalore, a large city in the South of India. As suggested by Hammersley (1992), ethnography is the best method to understand the beliefs, motivations, and behaviors of participants because of the close proximity and interaction of the researcher with the participants. As a native researcher, using an ethnographic approach allowed me to have an insider's view of the participants' experiences and interactions that emerged during data collection. At the same time, distancing myself from the participants was necessary to avoid overlooking behaviors that are key but that I may assumed to be trivial (Hammersley, 1992).

Data Collection Methods

Within an ethnographic research design, the researcher is the main data collection tool, and the focus is on obtaining a deep understanding of the phenomenon (Bryman, 1999). In this study, the specific methods used in the ethnographic context – focus groups, spousal dyadic interviews and observation – helped to develop this deep understanding and ultimately shed light on the experiences of young Indian apparel consumers.

Focus Groups

Focus groups are commonly used in marketing research. Focus groups involve discussion among a group of people to explore a specific set of issues as a collective activity (Kitzinger, 1999). This method is used to understand people's feelings or thoughts about an issue, product, or service and how these feeling and thoughts arise. Conducting several group discussions with similar types of participants helps the researcher to identify trends and patterns (Krueger & Casey, 2000).

Focus groups allow for a group of people with similar interests to discuss a topic, and may reveal through group dynamics what one-on-one interviews do not. In this study, focus groups were conducted in a market research facility and were both audio- and video-taped. Questions as to participants' views on foreign apparel brands, the buying and wearing of foreign apparel brands, and factors that are considered important when making a purchase were discussed (see Appendix A: Focus Group Schedule).

Spousal Dyad In-Depth Interviews

Decision-making in the household varies across products, within product categories and across families (Davis, 1976). In a study conducted by Davis (1976) it was found that when purchasing an automobile, the husband displayed a definite dominance, while when purchasing furniture the wife displayed a stronger but not a dominant role in the decision to purchase. In a follow up study by Shuptrine and Samuelson (1976), each partner recognizes his or her role, and the roles of his or her partner. Purchase decision rules among the spousal dyad varies according to the product (Shuptrine & Samuelson, 1976). Increasing job opportunities in urban India and woman taking up jobs outside of

their homes has led to an increase in the number of dual-income families. With greater disposable household income comes increased spending power. Therefore it is very important to understand how and why husbands and wives from these dual-income families shop, and particularly for apparel brands.

In-depth interviews with spouses were conducted in order to understand factors influencing the apparel decision-making process within the household context. Interviews were semi-structured (see Appendix B: Interview Schedule), using a mix of more and less structured questions wherein a list of questions or issues to be explored was used to guide the interview (Merriam, 1998). Many young Indians are leaving their homes and moving from smaller cities to large urban areas like Bangalore. Young professional couples with dual incomes have fewer family responsibilities, and have more money at their disposal to spend on consumables like apparel. Because they are young, they are building their professional careers, therefore are likely to use apparel to express their professional identities. Understanding the decision-making of spousal dyads help to better understand the dynamics of the marital relationship for apparel purchasing within a two income household. In addition, it highlighted the role of gender in the decision-making of young consumers in this emerging market.

Interviews were conducted at a location that was convenient for the participants, with the intent being to help them feel more comfortable. All interviews were audio-taped with participant consent. Questions about the process of apparel shopping and decision-making, the importance of household income in the decision-making process, and the influence of each spouse on the other's buying habits were addressed.

Observation

Participant observation is observation of behavior in a natural setting, hence it is a firsthand encounter with the phenomenon of interest (Merriam, 1998). Participant observation can be used as a method to triangulate the findings from other methods used, such as in-depth interviews and focus groups (Merriam, 1998). Participant observation requires attention to detail, typically in the form of written field notes (Goffman, 2002). Field notes generally include a description of the physical setting, the participants in the field, activities and interactions among participants in and around the field, conversations, subtle factors and the researcher's own behavior in the field (Merriam, 1998).

Using observation in this study further enriched the data obtained from focus groups and in-depth interviews. Observation was conducted in shopping malls to better understand the shopping activities and behaviors of young Indian consumers. A total of eight to ten hours of observation was conducted in three shopping centers and malls around Bangalore. Consumers who appeared to be in the age group of 22 to 30 years were observed by the researcher as they shopped for clothing and accessories. A guide was followed for observation (see Appendix C: Template for Observation). Consumers were observed for specific behaviors such as: path taken in the retail store, number of stores visited in the shopping mall, retail stores from which purchases were made, interaction with the sales personnel, interaction between consumers, time spent in the retail store, and clothes/brands examined and/or purchased.

Participant Sample and Selection

A purposive sample design was used in this study (Mason, 1996). Indian consumers in their mid-twenties and early thirties were recruited. Recruitment took place via the referral method and centered around a large information technology park in Bangalore, a tier I urban city in Southern India. Bangalore was the first Indian city to attract many multinational technology companies, and as a result has witnessed dramatic changes. Such as crowded shopping malls, rapidly increasing IT parks, and engineering colleges, and a high-tech international airport. These developments have created jobs and offered an opportunity for better education at larger universities and colleges, which attracts young Indians from all over the country (Radhakrishnan, 2011). As a result, Bangalore is a very cosmopolitan city with a population that is very unique and is unlike any other city in India. Social hierarchy has not influenced the economic growth of its people, as growth is measured in terms of the career one pursues, as everyone in the corporate setting is given an equal opportunity. A rather homogenous population, Bangalore was chosen as the location for data collection.

A total of 34 individuals aged 24 – 32 participated in the study. This total included three focus groups with one group of 4, one group of 3, and one group of 9 participants, for a total of 16 focus group participants. Nine spousal dyadic interviews were conducted with husbands and wives who both work outside of the home, for a total of 18 interview participants. Spousal dyadic interviews were conducted at the participant's home at a time that was convenient for both participants.

As mentioned in the consent form (see Appendix D: Consent Form), participants' identities were concealed by use of pseudonyms. Table 6 and 7 list participants by pseudonym and indicate demographic information.

Table 6: Focus Group Participants

Name	Age	Profession	~Monthly Income INR	~Monthly Income USD	Migrated to the City
Karan	29	Architect	Self Employed	Self Employed	No
Nakul	29	Software Engineer	75,000	1,500	No
Varun	28	Architect	40,000	800	Yes
Usha	27	Exec. – Business Process Outsourcing	30,000	600	No
Gowri	32	Architect	45,000	900	No
Harsha	28	Business Analyst	70,000	1,400	No
Kavya	27	Architect	40,000	800	No
Veer	28	Civil Engineer	45,000	900	Yes
Vishwas	34	Architect	55,000	1,100	No
Sumant	31	Production Manager	40,000	800	No
Reena	28	Exec. – Business Process Outsourcing	25,000	500	No
Lohit	28	Software Engineer	55,000	1,100	No
Syed	26	Software Engineer	45,000	900	Yes
Surya	26	Research Engineer (Govt)	35,000	700	Yes
Sameer	26	Software Engineer	45,000	900	No
Neelam	24	Professional Dancer	25,000	500	No

Table 7: Spousal Dyad Interview Participants

Name	Age	Profession / Occupation	~Monthly Income INR	~Monthly Income USD	Migrated to the City
Vikram	32	Software Engineer	60,000	1,200	No
Nitya	32	Research Analyst	45,000	900	No
Sanjeev	28	Software Engineer	65,000	1,300	Yes
Geeta	27	Software Engineer	55,000	1,100	Yes
Deepak	32	Manager – Supply Chain	60,000	1,200	Yes
Sudha	30	Exec. – Business Process Outsourcing	25,000	500	No
Arjun	30	Software Engineer	65,000	1,300	Yes
Ritu	30	Educationist, NGO	25,000	500	No
Shiva	31	Software Engineer	80,000	1,600	Yes
Radhika	27	Software Engineer	55,000	1,100	No
Mohan	32	Software Engineer	60,000	1,200	No
Aarti	27	Asst. Manager – Mass Communication	40,000	800	No
Chetan	32	Software Engineer	65,000	1,300	Yes
Divya	31	Sr. Manager - Design	65,000	1,300	Yes
Girish	29	Software Engineer	50,000	1,100	No
Smita	29	Exec. – Business Process Outsourcing	25,000	500	No
Riyaz	28	Lawyer	45,000	900	No
Seema	26	Software Engineer	40,000	800	No

In both the focus group and spousal dyad interviews, to set the participants at ease I asked them to share information about their company and job profile, educational background, and family. Being an insider, and of the same age and educational background, I could interact fairly well with participants and was familiar with the local jargon that they used. Conversations with participants at times dealt with their financial situation and family responsibilities. In these instances I tried to be compassionate with the participants, which helped them to feel more comfortable about talking with me. Likewise, during the observation in the malls, care was taken to observe participants without making them feel uncomfortable or feel that they were being followed by an

unknown person. To avoid observation fatigue, breaks were taken between observing every two participants. This helped me to stay focused and attentive to details, as well as compile my notes in a more organized fashion.

Data Analysis and Interpretation

On completion of data collection, interviews and focus groups were transcribed verbatim. A thematic approach to analysis was then used to interpret participants' experiences combined with field notes. The analysis involved an iterative process to identify emergent themes based on the commonalities and differences among participants' experiences (Spiggle, 1994). The data were coded for specific categories that emerged and then grouped together based on comparison across the categories. The categories or themes were then grouped together to form larger categories or conceptual areas, which were used to structure the interpretation and address the objectives of the study.

Participants in the study shared their experiences with buying foreign apparel brands available in the Indian market. Participants had a variety of perspectives on the topic, and some talked about their experiences as individual consumers while others talked about their experiences in the context of household decision-making. Participants' experiences illuminate the dimensions involved in decision-making, and particularly when choosing from the variety of brands, including both domestic and foreign, available in the Indian market. Analysis of similarities and differences among participants' responses led to an overall understanding of the decision-making process when it comes to foreign apparel brands. As will be discussed in Chapter IV, based on the responses of

the participants, four areas of experience were identified: brand awareness, brand choice, brand meanings, and understanding the Indian consumer. Comprised of several emergent themes, the four conceptual areas are used to frame an overall interpretation of the perceptions and experiences of the participants.

Summary

In this chapter, the methodological framework of the study was discussed. Research design, data collection methods, and the participant sample and selection process were described. Lastly, the approach to analysis and interpretation was also discussed. In the next chapter, a thematic interpretation of data is presented.

CHAPTER IV

THEMATC INTERPRETATION

In this chapter, each conceptual area and its relevant themes are explained in depth. The first conceptual area, *brand awareness*, explores the extent to which participants are aware of foreign apparel brands in the Indian marketplace. The second conceptual area, *brand choice*, examines the role of brand in participants' consumption decisions. The third conceptual area, *brand meanings*, explores how participants use brands to communicate identity in the workplace and other social contexts. Lastly, *understanding the young Indian consumer* explores themes related to defining this segment and particularly their brand-related consumption behaviors in the context of urban Indian.

It is important to note that the four conceptual areas are interrelated, and when combined, they help in understanding the role of brands in the decision-making process of young consumers in this emerging economy. Concepts such as perception, decision styles, and brand meaning help to frame participants' thoughts and behaviors within the context of decision-making. More broadly, considering the ways that young professionals engage in the buying process within the context of urban India sheds light on what it means to be an apparel consumer in this flourishing marketplace.

Brand Awareness

Foreign brands are not new to India. Indeed, as discussed in Chapter II, many have been available for a few decades or more. However, due to recent economic shifts, more and more foreign brands have begun to enter the Indian market. Accessibility of foreign brands among Indians has also changed, in as much as in the past, very few consumers could afford them. Today foreign brands are accessible to a larger number of consumers, and especially these who are young and professional. Three themes, *awareness vs. availability*, *cost vs. value*, and *brand importance*, emerged from the responses and are explored for their role in developing an understanding of participants' perceptions of apparel brands. *Awareness versus availability* relates to the difference between being cognizant of foreign apparel brands and being able to purchase them. *Cost versus value* points to how participants assess the relative value of a foreign apparel brand. *Brand importance* highlights the extent to which participants indicated interest in branded apparel.

Awareness vs. Availability

Participants' awareness of foreign apparel brands was relatively high compared to domestic brands and they attributed this largely to advertising. Foreign companies have focused on capturing the attention of these young consumers, such that participants had difficulty in identifying domestic brands. As Lohit explains, foreign brands tend to adopt more prominent marketing strategies in India,

Most of the brands, whatever I have seen, the foreign brands, are much more prominent. Even if you look at the marketing strategies, I don't remember any of the Indian brands [being] marketed so well as a foreign brand. See Levis or Lee,

you can see their advertisements. But Indian brands, I absolutely don't remember. Probably I think that is one of the reasons why people are not that aware of Indian brands.

Because Indian companies do not typically market their brands, as Lohit points out, consumer awareness of these brands tends to be low. Most billboards at malls advertise foreign brands, and though some domestic brands advertise, the for foreign brands are more visible. Domestic brands are usually given English names, and ads in magazines and on TV mimic the image of the international brands.

Alongside marketing to capture the consumer's attention, Sumant points to familiarity as important for awareness, as well as years of existence in the market. That is, over time a brand's existence helps it to maintain a level of awareness in the minds of consumers.

Sumant: Marketing strategies, brand name, years of experience in a particular field. They would have seen on television first or heard from someone who [has] come from US. So everybody would have thought "Yes, I would like to buy that."

As Sumant points out, brands that have created awareness in the minds of Indian consumers even before they are available in the stores are likely to be popular. Once such brands are made available, consumers are primed to seek out and buy them.

According to Varun and Karan, foreign brands not only advertise more, but offer greater appeal in terms of fit and design.

Varun: I think foreign brands take up most of the advertising space

Karan: They also have better fit, better design, and we don't have any Indian standard to compare to. That is the main thing.

Karan thinks that domestic brands cannot offer the same standards as foreign brands.

However, though some participants felt that foreign apparel brand awareness may be higher in some cases, there is a smaller product range available when it comes to these brands. As Smita explains,

Smita: I look for, you know, more of, throughout the year I look for the summer colors, something that is bright yellow, orange, pink kind of stuff. Which you don't get. Even during summers you don't get such stuff in India, at least in Bangalore. And if you think it's unique and buy, the next day I will see somebody else wearing [it] and I stop wearing that.

I: Have you faced such situation in some brands or most brands?

Smita: Only if it is branded, anything like Levis or Pepe, those things are more common than the local stuff. So that is why I only buy jeans from Levis and Pepe, but other blouses and shirts I buy the local stuff, or whatever looks good anywhere.

Smita buys domestic brands over foreign in order to have a wider selection of products to choose from. In contrast, Sameer feels that foreign brands have more choices to offer, and people have the option to buy what best suits them.

Sameer: There are lot of choices available, whenever you go to the store there is hundreds of designs available, and people like choices. So everything, if you have a wide choice you can actually choose what best suits you.

Brands such as Pepe and Levis have been available in the Indian market for more than a decade. These brands are the predominant choice for many young Indians looking to buy denim. Yet, as participants point out, as more consumers have the purchasing power to buy these brands, they are at the same time becoming more dissatisfied with the available product range. This was particularly the case for participants who were frequent

shoppers and found the turnover of new stock to be lacking. These participants sought variety from the foreign brands but often reached saturation given the slow pace of style turnover.

Cost vs. Value

Cost versus value was a very common issue that surfaced in the responses. Participants expressed mixed feelings about the cost of foreign apparel brands. Some suggested that cost equated to value for money, while others felt that foreign apparel brand prices were simply too high. Riyaz, an attorney employed at a law firm, explains,

Riyaz: Just because it's a foreign brand [does not mean] you [can] have a foreign price. It is very alien, the price is just too high. It's got to be affordable.

Riyaz feels that the price of foreign brands is very high, and in fact is above the reach of many Indian consumers. For Riyaz, brands that are priced so high cater to the more fashion-conscious consumer, or those who do not bother about price but are willing to spend whatever it takes to get the latest brand because they value being in style.

Similarly, Ritu and Arjun perceive the cost of foreign apparel brands to be excessive, such that they do not buy these brands, but do browse the stores for entertainment.

Ritu: I don't think the foreign brands have entered the Indian market so much, and even if they have they are at very higher spectrum. And at the end of it everything is made in India. So it's like paying more for a similar cheaper available brand. So we don't go for foreign brands.

Arjun: We do go there, but just to make fun of it. How a small shirt can cost 6,000 bucks, [we] make fun of them and come back [home].

Indeed, 6,000 rupees (USD 120) is a high price to pay for a shirt when similar shirts are available at much lower cost. Moreover, the irony of foreign apparel brands was not lost on Ritu, who expressed that though these brands are foreign brands, most are manufactured in India anyway, and so she preferred to buy the lower priced domestic brands. Vikram makes a similar point about where the brands actually come from:

Vikram: Yeah most of these are foreign brands, so called foreign apparel brands, either manufactured in Dhaka (Bangladesh) or Bommanahalli (industrial area in Bangalore housing big and small garment manufacturing units) or Sri Lanka.

Some participants talked about how domestic brands are now producing good quality products that are offered at affordable prices when compared to foreign apparel brands. When asked whether he purchases foreign brands, Vikram explains that he stays with the brands that provide good value rather than high prices:

Vikram: It depends on what you prefer. I would not go and get myself ripped off. It's only the brand that matters. See, typically we are value-seekers. At the end of the day, I don't experiment too much [with] these foreign brands.

Smita shares similar thoughts on the high cost of many foreign brands. When asked why she would not buy foreign brands, she responded:

Smita: That is because I have to spend around 2000 or 3000 rupees (USD 40 or 60) for a blouse or shirt or something. Which I will not probably not use for more than a year. That is what I think, it's a waste of money. I would rather buy something that is 400 or 500 rupees (USD 8 or 10) and wear it for a year or two, and I can buy a lot of it.

I: Why only one year, don't these last for a long time?

Smita: I get bored.

Although foreign brand clothing is considered to be of higher quality and longer lasting than domestic options, Smita prefers to buy as many items as she can, rather than to settle for fewer items. For her, buying fewer clothes and wearing them repeatedly results in boredom, hence she prefers to buy more for her money at the local stores which sell “unbranded” apparel. In contrast, Smita’s husband Girish buys brands, and particularly for work clothing.

Girish: Yeah, like I said my Van Huesen shirts are formals [work wear]. I only get formal stuff when I go there, and my formal stuff is pretty much plain and pleasant and nice. I can use it for many occasions and many different ways, and they are worth the money. I use it more number of times than the top that she [Smita] was mentioning.

Girish points out the notion of usage versus cost relative to buying branded clothing. He explains that the formal shirt purchased for work could also be worn for many other occasions, but it would result in wearing the shirt more often than his wife Smita prefers.

Another important issue that surfaced relative to the cost of foreign apparel brands was length of time in the market. For example, Smita and Girish explain that there is a difference in pricing between the older foreign brands and those just entering the market:

Smita: At least these Levis, Lee, Wrangler are priced OK. But really, international brands like Tommy, French Connection, and all that are priced ridiculously high. Which I don’t think, anybody for that matter [will pay], maybe somebody who has a lot of money, they will splurge on it.

Girish: And even for them, I don’t think it’s probably worth it. They are probably buying it because it has the brand label on it. I don’t think anything else. Because I don’t see any difference, I don’t see anything.

Smita: In fact, the lesser priced ones are better than that branded stuff.

Girish: What I want to say is that if I really spend that much, I would if I get something that is unique. Because the same design or color that people sell here, is available at those shops where people get clothes from Bangkok and sell here. So there is no point, unless you just want to pop [show off] your tag, the brand tag.

For Girish and Smita, paying a high premium just for the brand name is not worth it.

Instead, Girish feels that spending that much should provide him with a very unique garment, in terms of design or color, and one that not everyone would have.

While some participants expressed concern over the high cost of foreign apparel brands, others preferred to buy foreign brands despite the high prices. For example, when asked why she would buy a foreign apparel brand, Divya responds,

Divya: Because the main thing is that it is different from what we get in India most of the time, because if you check the fabric and in fact the quality is really soft and more comfortable than the Indian apparel. I am not saying all Indian apparel is not at par with the exporters, but then I feel that, you know, I am paying quite a lot. What I pick up from these brands, which is giving you, you know, more brand identity, than what I am wearing or buying from the Indian apparel. I like the designs and stuff, it's just that I feel that I am paying much more for its worth.

For Divya, though the price paid for a foreign apparel brand is high, factors such as design, fabric quality, and brand identity are better when compared to similar offerings by domestic brands. Similarly, Divya's husband also does not see that price is an issue when buying foreign apparel brands. Nakul, a software engineer who travels to the UK, compares the Mark and Spencer brand in the UK with that of India. Along with quality, he thinks that price has actually played an important role in the affordability of foreign brands in India, making his views slightly different from those of other participants.

Nakul: One is quality, endurance, and I think now to a certain extent even the price.

I: How price?

Nakul: Let me compare, since I have bought Marks and Spencer in the UK also. M&S has been in India say, for about 7-8 years. When they entered India at that stage they were super premium, but today when I go to M&S in say London and I go to M&S here, like to like, you understand the concept of Purchasing Power Parity right? So from the PPP point of view it's just the same. The spending power has kind of gone up. That's why it becomes affordable.

According to Nakul, the increased purchasing power of many urban Indians has resulted in a greater number of people being able to buy foreign apparel brands. Interestingly, in 2010-2011, Marks and Spencer revised its pricing specifically to address the Indian market, resulting in reduced retail price rates on all of its products. Price reduction was achieved by sourcing locally and cutting out the 40% duty paid on imported merchandise (M & S India, 2011). When asked about whether it was this price reduction that made Marks and Spencer more affordable, Nakul explained that the increase in the spending power of young Indians was what prompted them to buy foreign brands, more so than the reduction of prices. Sameer and Surya expressed the point a different way, focusing on the value one gets with foreign apparel brands as driving an increased interest among consumers:

Sameer: The foreign brands are no doubt expensive, but they are worth it.

Surya: See it's like this, you buy shoes for 600 rupees [USD 12] and wear them for 3 months and throw it, or you buy a pair of Reebok shoes that is twice or thrice the cost and wear it for 3 years.

According to participants like Sameer and Surya, as well as Nakul, now that more Indian consumers can pay higher prices, they are able to see the value gained by paying more for foreign apparel brands.

Brand Importance

Along with brand awareness, availability and perceptions of cost vs. value, participants talked about the extent to which brands are important to them as Indian consumers. According to the participants, foreign apparel brands are primarily used in India to communicate the social and economic status of the wearer. In addition to status, participants talked about how foreign brands can be used to portray the wearer as being “in” with the current trend. As Riyaz points out, it is not the country of origin that matters, but what the brand says about your fashionability:

Riyaz: It’s terribly expensive to buy any kind of foreign apparel. So, the price that is so high, there is much more good affordable stuff which is available. So that’s why, there are hundreds of Indian brands which are also as good, as a matter fact there are [a] lot of brands and [a] lot of companies in India which make stuff for all foreign countries, and it is not made available to us because they get much profit on them. But, mostly people would buy them because they, you know, not to feel among their peers they don’t want to be kind of isolated, because most of today’s culture is based on “Are you doing the coolest thing or the in thing”? Not on what you are comfortable [with doing], [which is] how it should be. That’s why I think most people go in for all these foreign brands. More of perception, you know, if you have this brand you are the coolest.

Although foreign apparel brands are expensive compared to the many Indian brands of good quality that are available in the market, participants like Riyaz think that consumers who prefer to buy the high priced garments do so out of a need to convey social class and status and ultimately to conform.

Some participants explained brand importance by quality and design, and think that though domestic brands are of good quality, foreign apparel brands are perceived by consumers to be better. Sumant explains why, in his opinion, Indians would not buy Indian brands, even though they are of good quality, but instead prefer to buy the more expensive foreign apparel brands.

Sumant: The only thing that is good about foreign brands is, first their brand name and then their quality. But the point here is the name, the rapport, what it has built over the period of years, this point of time when it's here they say "yeah." Basically it is about the exposure. [For example, a consumer knows] there is something called 'Tommy'. So when he sees that t-shirt he really doesn't bother about the quality and stuff he just goes ahead and buys it because he wants that brand.

Sumant thinks that brand name has become an important consideration among consumers, thereby helping foreign apparel brands to thrive. Aarti and Mohan, a married couple working in the IT industry, predominantly buy apparel from United Colors of Benetton (UCB). They rely on a similar perception of design and quality to explain why they buy what they buy:

Mohan: It's quality. It's always quality and what comes in for that, so again... So most of the products that we see in India some of it is Indianized like UCB or Levis, or you go in for a Louis Phillippe or an Arrow,

Aarti: They are Indianized.

Mohan: They are Indianized but again, [it] comes with a multinational brand tag, so that is the thing. So most of the companies that are there in India are customized to Indian products to reach out to the Indian customers, but again it has definitely got a, what you say, an international brand attached to it.

Aarti: It's not that we don't want to go for Indian brands or such.

Mohan: Yeah it's not that we don't want to go, that is why quality is always the first choice whether it's foreign apparel or Indian apparel.

The point here is that the actual brand name matters less than the higher quality or better design one gets with branded apparel in general. Some of the foreign brands, which they refer to as "Indianized," are designed and marketed to suit Indian consumers' needs and requirements. Coupled with the advantage of the brand name, this direct marketing makes such brands more appealing.

Other participants felt that these brands are not Indian in their meaning or design, but simply imported for sale in India. Moreover, as Karan points out, the product alone is not enough, it is its branded nature that matters.

Karan: Vijay and I bought a pair of Tommy Hilfiger [pants] at a sale. Definitely that is best, by far the best corduroys, we got a good deal. Because both of [us] went together so got him into buying one. The color was good.

Kavya: Yeah it was good color, but they make it for the white skin, they don't make it for the brown skin

Karan: Who cares?

Gowri: Yeah because it's an emerging market.

Karan: Imagine Tommy without a brand name, that doesn't sell.

Some participants, like Syed, even go so far as to think that the brand is the reason driving the purchase. In other words, the branded products are so attractive that they prompt a need to purchase among consumers, thereby placing a great deal of importance on a product's branded nature.

Syed: I think it is the other way, they create the need. Like when I see a product out there and I feel it is really attractive, I really want [it]. [The brand] creates the need.

In summary, participants were aware of brands but expressed difficulty in differentiating between domestic and foreign brands, and attributed awareness of foreign brands to advertising and the length of time in existence within the market. They associated foreign brands with good fit and design, but some expressed negative opinions about the cost. Some participants considered the value of the brand over the higher price. Most associated foreign apparel brands with social status and better quality and design. The next conceptual area examines how participants rely on brand awareness when choosing a brand.

Brand Choice

Indian consumers, faced with the myriad of brand choices now available to them, have been forced to develop ways of selecting one brand over another based on particular criteria. According to participant responses, five criteria are most important when choosing a brand: *appearance and style*, *fit and comfort*, *price*, *competing brands*, and *previous experience*. *Appearance and style* were considered the first and most important things to consider when choosing a brand. The second criterion of *fit and comfort* was also considered. *Price* was important to all participants, however its level of importance appeared to increase with age. *Competing brands* has to do with domestic brands that have improved in quality and product range and are currently competing with the many foreign brands by providing good quality at lower prices. *Previous experience* with the

brand was considered important to participants who tended to return to the same brands they had purchased before.

Appearance and Style

Participants felt that appearance, or what the garment looks like, is the most important factor when choosing a brand. This includes color and design, as well as overall style of the garment. What the garment looked like was what helped them decide whether to buy the garment or to look for something else. For example, Lohit looks at the design when selecting garments, and considers the garment's purpose:

Lohit: Basically when you go to buy something you will have certain things in mind, say you are buying a shirt or something, when you look at it you feel like buying it. So most of the time it's all these branded stuff. So you look at and say Reid & Taylor or some shirt, the design, the color or what is the pattern – those things probably attract you and suits your requirements, that's when you go and buy it.

Moreover, as Reena adds, younger Indian consumers, like herself, must first like the look of the garment before they even consider buying it.

Reena: For someone to buy something it has to have a good appeal. If something is not good, and does not appeal they will not buy. This is something common among somebody of our age group.

Participants talked about brand relative to the appeal of the garment. For instance, Divya and Chetan prefer to buy foreign apparel brands, and explained that appearance and brand go together, in that the couple trusts that brand will provide good looking garments which meet their requirements. However, Chetan, Divya's husband, places additional importance on the quality of the garment over brand:

Divya: First of all is its appearance. I would say appearance and the brand goes hand in hand.

Chetan: But sometimes the brand doesn't matter, the quality of the apparel is most important.

Divya: So appearance, brand, and quality.

When comparing foreign and domestic brands, some participants, like Radhika, think that the style of a foreign apparel brand is always better than an Indian brand. She gives an example of the range of shoes available at Bata [a shoe store where she shops] and the range available from a foreign brand, such as Puma or Nike.

Radhika: There is no Indian brand that comes to that kind of a level, when it comes to sustainability or reliability or even style for that matter. Say Bata, I don't know if it is an Indian brand, but it's all over the place. Even Bata doesn't have any good sport shoes. Like they have Lotto or something, it is not as good as what Puma gives or what Nike gives. So it is up to date from the fashion point of view, and it lasts for a long time. It just stays for so long. These Nike shoes, I have been having them since so many years and I just feel like wearing them every time we go [out].

For Radhika, foreign brand shoes are not just more in line with the current fashion trends, they also last longer. Smita and Girish also stress the appearance of the garment as being the most important, but for Girish it is the uniqueness of the garment that matters most:

Smita: It should look good.

Girish: I look for uniqueness, I don't want plain, everyday common stuff and common colors. Usually I want to pick up something that is really nice, something that is good looking. Something that is not commonly available everywhere. And then I make an opinion for her also, that is the whole thing. I say too many people have this design or this pattern so there is no point in picking it up (buying it).

From my observation at the malls in India, specifically in foreign apparel brand stores, the look of the garment was what consumers were most interested in. For example, customers browsed through multiple garments before picking one off the shelf or the hanger. They often touched the garments to feel the texture of the fabric. These stores also seemed to attract the most browsers, customers who just walked in, browsed the store, and then left without making a purchase. Vikram and Nitya in particular enjoy browsing at such stores and they love the collection at United Colors of Bennetton (UCB). It is their favorite “window shopping” brand.

Vikram: See we both like UCB style, but she doesn't wear it at all. But she does a lot of UCB window shopping, go into the store, see everything, touch everything, and come out. She will not buy anything.

On every shopping mall trip Vikram and Nitya make sure to visit the UCB store just to take a tour of the latest styles and designs that are on display, but they have never actually purchased the brand. Syed, Neelam and Sameer believe that foreign apparel brands offer more creative designs, thereby making them more unique. They explain that the foreign brands that are available worldwide offer the current “global style” to the Indian market.

Syed: There is more creativity, I mean that includes style as well, there is much more creativity and you just feel that you are getting the best that is there in the market, when you are buying that product

Neelam: And you are, kind of, whichever style is right now in the global market that is what you get.

Sameer: You are in sync with everybody.

I: Globally?

Sameer: Yes.

Sameer added that repeated exposure to foreign brands has allowed the consumer to build up faith that they will be good. As a result, he only needs to be concerned with style and appearance when making his choice.

Sameer: For me it is already sunk in that it [the brand] is going to be good, so mostly it is style, the design that they have. Now it's come down to just that. Because now I know what they have mostly.

Fit and Comfort

Fit emerged as another important factor for participants when buying apparel. For some participants fit equates to proper sizing. For others, fit means how comfortable the garment is. When making an apparel purchase, Sameer considers the appearance of the garment as well as fit and comfortability factors.

Sameer: I don't look at the cost first. First I check out how it looks. Then I try it out, check the feel of it, how comfortable I am. Probably comfort is a very high priority. So only if I find it comfortable, then I feel it's worth buying, then I buy.

Seema stated that she only bought accessories from foreign apparel brands. When asked why she did not buy clothing from foreign brands, she responds:

Seema: I don't buy clothes from these foreign brands. Because they are not my size. Otherwise I buy shoes, bags, sling bags. I have been eyeing a Louis Vuitton bag now (laughs). I really want to buy that very badly. So bags and shoes I buy only from these foreign brands.

I: Clothes?

Seema: Clothes I don't buy from these foreign brands. Otherwise I am OK with everything. Because I don't get my size. It's all made for that that foreign, American thin people, like slim figures. If I was slim like them probably I would have bought them [smiles].

In Seema's experience, she finds that foreign apparel brands do not cater to the larger sizes of the Indian market. For Vikram, who also falls in the plus size category, fit is the most important factor when he is looking to buy a garment.

Vikram: For me the parameter would be fit. Fit comes top, and then you always tend to see what is the wash care and what exactly is the material. I generally prefer cottons.

Fit was frequently associated with comfort when participants talked about footwear. For example, Geeta and Sanjeev talked about a pair of Nike shoes that they bought as compared to other shoe brands that they have purchased.

Geeta: Sanjeev got Nike shoes and they lasted a long time. But again we are not that particular about Nike or Addidas or Reebok, we go to all these brands, whichever is the best and whichever comes in our budget, we buy it.

Sanjeev: And also like comfortability.

Geeta: Yeah comfortability.

Sanjeev: How comfortable it is, the quality and the comfort level is totally different. When I bought Nike shoes for the first time, it was a totally different experience. It's so light and so comfortable and you don't feel that you are wearing shoes. You don't feel that, I don't know what they do. So basically it's that comfort level which makes the brand.

I saw this focus on fit often while conducting mall observations. For instance, when observing customers at Shopper's Stop in Garuda Mall, I came across a group of five

friends helping a male friend to buy a shirt. When he came out of the fitting room wearing the shirt the friends gave their opinions on how he looked in it. The female friends in particular looked at fit and whether the shirt was too tight at the arm holes and shoulders. They also asked him to move his arms, to confirm that he could do so with relative ease.

Price

Price was also considered very important by the participants. All of them talked about budgeting for clothing expenditures to keep what and how much they bought for themselves in check. When asked about the importance of price and budget for buying apparel, Riyaz and Seema responded:

Riyaz: For me it is very [important], because I don't like spending on clothes unnecessarily. Only if there is a need to buy clothes. Even if there is a need to buy clothes, there should be a very good offer or some kind of sale for me to buy it. I wouldn't prefer spending on myself. I would rather save that money. But one point that I would like to add here is, for her, obviously, I like her to wear the best. Even if it is a bit more expensive I don't worry much, I feel I can make up that money. I can earn it tomorrow. For her, I want her to wear the best. I want her to have the best, at every possible time, I really do try. For me I am not very particular.

I: And for you, you are the woman in the house – how important is the economic factor for you.

Seema: Since I am also earning I keep aside this much money for shopping every month. It's like retail therapy for me. I feel like, it just gives a lot of happiness to shop, so I love shopping. Not just clothes, anything. I just have to go and buy something, that's all. So I just shop a lot. I mean it does matter but it also depends on what I like, say if I am giving 5,000 bucks [USD 100] for a shirt then I wouldn't buy it. If it is around probably one and a half or two thousand probably I would go for it. So, and it also depends on offers and sales, but if I like something very much and even if it is like four grand or three grand [USD 80 or 60] I wouldn't mind going for it. Even if I don't buy that day, the whole day I will be thinking about it and the next day I will go and buy it.

While Riyaz preferred to buy clothes only when needed and did not like spending money on clothes, Seema, who works as a software engineer, always spends a portion of her salary on shopping. Seema points out that for her shopping does not necessarily mean splurging, as she preferred to keep a limit on how much she spends during most shopping trips. Riyaz adds that he prefers to spend money on family activities rather than buying clothes and keeping up with the current trends:

Riyaz: My cousins, her cousins who are also my cousins now. I am very found of them. They are all pretty young, I love taking them out. And my brother and I like partying, like something that I think is more fun to do. Rather than buying clothes probably. So I would rather spend on that. It doesn't reason to me whatever be the style or fashion, to spend that much of an amount for something for someone else, other than wasting your time and keeping yourself up to date.

I: And, coming back to your retail therapy, what do you spend on?

Seema: Clothes, shoes, bags, cosmetics, makeup.

I: How about you Riyaz, do you also set aside some amount from your salary for shopping?

Riyaz: No no I don't. I set aside so that I can...

Seema: I mean I set aside from his salary [laughs]. Because my money is always going for all the savings.

Riyaz: Yeah we save all her money, and my money we spend. We have a kind of planning that we do. There are quite a few loans that I am paying off also, and these are some of our transactions, what we do. This much money is for shopping, or for us to have fun. Even if it's shopping it's alright. Ultimately she is happy, and we go shopping to Mantri Mall because of the atmosphere there. Even if she is shopping at one place, there are hundreds of other things to do there. There is something or the other going on in that mall. So we set some money aside to enjoy ourselves every month.

Seema: Like we go for bowling or out to dinner together or something.

As a couple, Riyaz and Seema allocate portions of their income for saving, for repayment of loans, and for shopping and other family activities. Although Riyaz does not like to shop per se, he goes to the mall with his wife who does like to shop because he can find a lot of things to do there.

Radhika, like Seema, shared that she also sets aside a certain amount of money for shopping.

Radhika: I dedicate some portion [of my salary] to buy new dresses. So I go shopping at least once in a month.

As part of keeping to a budget some participants relied on price to determine whether they would buy a brand. For example. Vikram and Nitya who are older (early thirties), focus more on price than anything else.

Nitya: Price is important. If we are getting the same color and same design for a higher price just because of a brand, then we won't pay more.

That is, in such cases price is considered in terms of value for money. For Smita and Girish, the number of times a particular garment could be worn is also considered, as is how many domestic brand garments could be purchased for the price of a foreign brand garment.

Smita: Why I don't go for branded stuff is because I feel it's very expensive. And you can't keep on wearing it just because it's 2000 or 3000 rupees [USD 40 or 60]. So it's very important.

Girish: I mean, we actually see if it is value for money. Am I really going to use it that many times? Am I really going to have that many occasions that I am going to wear it? So in that way.

Smita: Even if it is casual wear the only product that I don't mind spending on is our perfumes. I don't mind spending around 4000-5000 rupees [USD 90-100]. Perfumes, sunglasses, and trousers these are something that you can use over and over again.

Girish: Jeans are pretty much fine, because we can use it in different combinations. But yes anything else we see value for money.

Smita: Yeah, like I can buy more for 2000 or 3000 rupees [USD 40 or 60], when compared to one garment from the branded store. And if I buy something for 2000 or 3000 rupees [USD 40 or 60] it becomes an obligation for me. Oh my god, I have spent on this one, I have to wear it. So I don't want such a thing. If I buy something that is 300 or 400 rupees [USD 6 or 8], and I don't like it I can put it aside. But for something that you have paid so much and you don't like it you can't even go and exchange it, it becomes late [return period expires] like that, even though it is not nice you [still] have to wear it.

In contrast, Divya, who shops at both export surplus stores and retail outlets, is not concerned with price:

I: Why doesn't the price matter when you are in a shop?

Divya: It doesn't matter because we feel that we are getting a good deal, like we are getting the authentic stuff from the original brand and if we like that brand and we feel happy, you know, to own that product. So in that way we do not think about the price.

I: So you feel the price is justified?

Divya: We still feel that it is a little more, but then we know how strategically the prices are put so it's okay.

Divya is happy owning a brand so it does not matter that the price is higher. Lohit summarizes the difference between urban Indian consumers like Divya and their thoughts on price versus brands:

Lohit: See what I have seen in people [is that] there are two kinds of mentality. There are few people they will not look at the price. Even if you say it's around 5K [USD 100] they are ready to pay that and go with the quality. Say that will last for 4-5 years. To give you an example, my friend bought a Reebok shoe that he used to say it was very comfortable which lasted for 3 or 4 years. But I have also seen people who say "Why should I pay that five thousand [USD 100] in one shot. I would rather go for something which is 500 or 600 [USD 10 or 12] or cheaper, let it last for one year, that's fine, I can buy something else. Why do I have to invest five thousand [USD 100]?"

In other words, while some prefer to spend money on a foreign brand for the pay off it provides, such as quality and durability, others prefer to buy from the locally available domestic brands or non-brands, even knowing that they may be of lesser quality.

Deepak and Sudha, a working couple with a one year old child, share how their monthly family expenses can impact a purchase decision.

Deepak: If we like something, even [if we] feel it's too costly, we will come back.

Sudha: Yeah we will still come back, even if we have liked something. If the price is too high we will have a talk, if we feel that we might get the same thing somewhere else. So I compromise, saying "No no, next time let's see." Price plays a very important role.

Deepak: See it's also how much price premium you pay. Just because it's a foreign brand or a very known brand.

Sudha further explains her thought process when she likes a high price product. She considers her expenses for the entire month, and prefers not to spend too much on clothing if it is going to affect the family's monthly budget:

Sudha: [There are] a lot of factors attached to that price, because I will tell you something – I may probably want to buy something from this brand and I end up knowing that it is very costly or very expensive, so suddenly some other factors come into my mind. So if I spend X amount of money on this, I have other

expenses throughout this month. I may have some other, like I have to buy something for my kid or my husband wants to buy something or something for the house. Then I think, if I put X amount in this, then I will end up having less money for others. Then I will compromise saying “No no, I have to adjust all these things, let me not buy this.” So I think when I see the price, this is what comes first to my mind.

Deepak: Budget. Like we roughly know the budget. This is the budget and this is what we are going to buy. Basically we use the ‘divided by’ kind of a formula, approximately we feel we can go for this kind of thing. And in fact, you know, like roaming around the market, we know what things are available and where they are available, so roughly we have an idea. So within that range we know how many shirts we can buy. So you will look for only in your kind of budget thing, you will not go with something that is out of your budget.

Based on previous shopping trips, the couple is aware of the different brands that are now available in the market as well as price ranges for these brands.

Sudha: One more thing that I would like to tell, if I have an idea of buying 3 shirts I wouldn’t enter a shop where I am paying two or three thousand for 4 shirts. I would rather enter a shop where I can get three shirts at a reasonable price. Whereas if I have to buy one shirt, a nice one for an occasion or something like that, I would go to a good nice store or a brand, I don’t mind doing that because I am going to buy only one. So when it comes to planning this is considered, which shop to go? Which area to go? Or which brand to pick up?

Sudha uses this approach in selecting a store based on the brands it sells. I came across a couple during mall observations who did something quite similar. They selected about 7-8 garments and the wife displayed each garment to her husband as they discussed each one. In the process they also checked the price tags of the garments that they liked before sorting them. Finally the couple picked 3-4 garments from the initial lot of 7-8 garments and went off to purchase them.

Mohan and Aarti point to the purpose for the clothing as being important when considering whether to pay a higher price.

Mohan: See I will tell you, that is what I say when you are going for casual shopping you would think twice to pick up something which is so expensive and which does not demand you pick it up right away.

Aarti: Nowadays shirts at UCB costs you around 2500 rupees [USD 50]. Then you are like “I really need it for a casual event?” But yeah, you actually end up buying because...

Mohan: At that instant you buy, but you do introspect and say whether it is required. See buying is at the final stage, but when you are looking at the product and you are looking at the price, you would definitely think, “Is it necessary for us to buy it now?”

Aarti: The saree that we picked up for Muhurtham (part of a wedding ceremony) was really very expensive, but we didn’t think much because we knew that the occasion where we are taking it demands it, OK big deal. But if it is a casual [purpose] he rightly mentioned, that is you will end up thinking a second time “Is it really required?”

I: But finally you end up buying?

Aarti: Yes.

Though the couple may think twice about the price of the garment, they also keep in mind the benefits provided by the brand.

Mohan: As she said, I have been buying branded clothes for a very long time. It does hit the pocket again. See for me, I spend a lot of money on my shirts and trousers or garments, that’s what I do because she used to scold me earlier, “Why do you want to pick up a shirt or a trouser for every occasion you go for?” So yes it does. Sometimes if the occasion demands you cannot compromise but certain times, yes, when you are going casually you think “It is necessary to pick up such a costly one for a casual wear?” But if an occasion demands, yes you do. Otherwise you think twice, when you want to pick it up. Otherwise if it’s an occasion you want to pick it up, pick it up.

Aarti: My occasion is slightly different. Even if the occasion doesn't really demand, I mean it's really good then OK I can wear it anytime, big deal, pick it up. That's it.

Mohan: But again, it depends on whether the product is available elsewhere or if the product is available or not available when you want to buy it after waiting 2 or 3 months later. So if it's a product you foresee would not be available in 2-3 months, pick it up.

Mohan and Aarti have a 3 year old son and prefer buying his clothes from foreign apparel brand stores such as UCB. But since the child is growing, they have to buy clothes every 6 or 8 months. Thus, the couple prefers to wait for the semi-annual sale to shop.

Aarti: Yeah we wait for these sales that, especially UCB throws out, you know. Once in 6 months they have this 50% off sale.

Mohan: End of the season sale. For kidswear we definitely wait for that, honestly we wait for that. Kidswear is equivalent to, or even more costlier than adult apparel.

Aarti: His jeans costs around 2500 [USD 50]

Mohan: So we just wait for the 50% off so that you end up going 1-2 days before the sale, you request them to select the clothes and keep it so that they can bill it on the sale day.

Aarti: Because we are kind of regular customers, they do that for us.

Competing Brands

According to participants, many retailers in India are trying to address the growing consumer population by providing better quality products that offer good design and affordable price. Participants think that this benefits the consumer because it provides a wider range of choices. As Ritu and Arjun explain:

Ritu: In terms of reliability, you are more confident about Indian brands because there are more stores, there are more consumers, there are more clients, so they are more customized, and they are definitely more in line with your budget. And in terms of number there might be two foreign brands in terms of what you see in the Mall.

Arjun: In India one of the key factors is the economic conditions of the average 'janta' [people] here, and they all go for value for money, all. In India that is one very strong driving force which we are seeing. That was one of the reasons why

Maruthi [Indian car brand] was so hard to beat and Hyundai had to open up a plant in India in order to reduce the cost so that they can make it more value for money for the Indians. Those things are there, and even big companies are following that. Apparel, yes, if they start doing things like that the cost will come down, people will start buying.

Ritu feels that with wider availability and increased presence in the Indian market, domestic brands have become more reliable. She feels that if foreign apparel brands were to not only manufacture apparel in India but market it and make it affordable, there would be more people buying foreign apparel brands.

Sumant, who claims to be an Indian at heart, prefers to buy Indian brands whenever possible. He feels that if Indian manufacturers produced good quality products that fulfilled the needs of Indian consumers, fewer people would buy apparel from the foreign brands.

Sumant: I am a pure Indian so I have taken an oath to improve Indian companies, ranging from basic toothpaste or soap, all Indian brands.... I am contributing to what I can use. It's not that because I am Indian, and I have to use everything Indian. If an Indian product is so good and it matches up to a customer's requirement, then I don't think anybody would go to Tommy or any other brand.

However, Reena thinks that even though there have been many domestic brands that have emerged which claim to provide clothes at affordable prices, the quality is too low:

Reena: Max [Indian brand].. See the problem there is they give you stuff that is affordable but somewhere there is [a] compromise in quality. Say you go to a regular brand and buy something, the durability is much more than what these retail outlets offer. It's probably to attract customers, but I think somewhere there is a compromise in quality. But they are much [more] affordable than these foreign brands.

Surya, Sameer, and Syed point out that the Indian brands that are available are more for formalwear (work wear), while foreign apparel brands are predominantly sportswear or casualwear. They also point to how assigning Indian brands English names gives the impression that they are foreign brands, which leads to confusion among consumers.

Sameer: In the pant segment the Indian brands are ahead.

I: Why do you think so?

Sameer: Because these are sportswear, they don't come out with formalwear in that sense. For formalwear Indian brands are better.

I: What are some of the brands that come into your mind for formal wear?

Sameer: Raymond, Park Avenue, Black Berry....

Syed: Belmonte, John Miller, John Players, Wills Lifestyle.

Sameer: But these are brands named as if they are foreign brands. That is the marketing strategy, that is the catch. These brands are owned by companies like Madura Garments and a few others, which are Indian companies.

Syed: Actually I was under the impression that John Miller was a foreign brand.

Sameer: These are all their advertisement strategies. These English brands or the foreign brands like Addidas are very catchy, so naming the product becomes important.

Due to the use of English names for Indian brands, both Sanjeev and Geeta explained that they found it difficult to differentiate between foreign apparel brands and domestic apparel brands:

Sanjeev: I don't know what are the Indian brands. I don't know which one is an Indian brand. Most places it's filled up with foreign brands.

Geeta: Yeah I don't know the difference. Seriously, I really don't know which are the foreign brands and which are the Indian brands. If it looks good I will go pick it up. If it doesn't look nice, even if it's a foreign brand, I don't know.

Sanjeev: The Indian things I know is Max, Westside which is from Tata. Max is from India. So we mostly go to Indian brands only. There are so many, probably we go to Shoppers Stop and you find more of these foreign brands. And there are so many jeans, like Pepe jeans, they are all foreign brands.

I: So you have never gone beyond what brand it is?

Geeta: See I am not that particular also, as long as it is good for me and it fits me right then I don't have a problem.

Sanjeev: In one way we can say that we are not particular about it [brand].

Geeta: Jeans probably I am, I am not for salwars and all.

In recent times, the Indian market has seen an influx of domestic brands in competition with foreign brands. In the malls that I visited to conduct observations, I found that each offered a mix of both foreign and domestic brands. Foreign brands were available at both the department stores as well as at speciality stores. However, domestic brands were mostly available in department stores. Stores carrying domestic brands also carried Indian traditional wear, such as designer saris and salwar kameez. I noted that the department stores that carried both international and domestic brands were very crowded as compared to brand speciality stores. However, in the department stores, the areas

where international brands were merchandised attracted less customer traffic, whereas areas of domestic or private brands were often very crowded with little room to move around.

The participants in the study felt that with time, the quality of many of the Indian brands will match that of foreign brands and thus will provide even greater competition.

Usha, Karan, and Varun explain:

Usha: The stuff that we get in the US that is made in India is of a much, much better quality than what we get in India.

Karan: Yeah of course.

Usha: You will not find that in India.

Varun: They have higher standards in quality. We will wear anything as long as it fits (laughs). Things will change

I: How will it change?

Varun: Because the consumer in India is becoming more picky, and quality will get better over a period of time. See, foreign brands have come in India in the last 15-20 years, so it's a very young market. Sometime there will be a point where they have to cater to that, you know, the cost comes down and brands compete more.

Usha: But there are so many foreign brands. I don't think Indian brands would actually be able to, there are more and more foreign brands.

Varun: I think that gap [in quality] will become less in time.

Previous Experience

Most participants associated certain brands with a particular type of clothing need (e.g., workwear, casualwear). Previous experience with these brands, and particularly in terms of quality, fit, and appearance is often what they use to select the brand to be

purchased given the type of need. Participants also expressed that they relied on the brand to actually help them make the right choice in terms of appearance and fit when selecting a garment. Moreover, as for Ritu and Arjun, brands help them to make faster and better decisions. That is, Ritu elaborates on how brand can be used to determine the consideration set.

Ritu: See for him the brands are pretty much fixed, Allen Solly for pants...

Arjun: For me whenever I am going for formals I have seen that, formals again there are two types that I have started breaking up into. Like office wear and party wear. And now it's more like I have specific brands for specific things.

Ritu: And also there are not so many variety for men, anyways, there are a handful to select from. Obviously when you are going to the office you are not going to wear teenage clothing or a torn shirt. And also it's a budget thing, there are brands like Color Plus and all, which are on a very higher end, you would not invest, anyways if your budget is in the middle of the spectrum so your outliers are anyways excluded from your consideration. See if your budget for your shirt is 1000-1500, anyways there would be 3-4 brands lying in that range, there would be 2-3 on the lower end, and 2-3 which are on the higher end, so I think the budget itself has to exclude a lot of brands.

For Arjun and Ritu, making a choice based on brand helps them to narrow down their choices. Nakul explains similar associations between brands, type of need, and past purchases. His choice of brand reflects concerns with quality, image, and durability, all of which aid him in making his apparel purchase decisions:

Nakul: I associate certain brands for semi-formal, formal wears. I associate a few for casuals, so that is the first thing. Second thing is basically the quality and the image that is associated with the brand. Advertising, how widespread the brands are, where they are based, what is the range, so on and so forth. And the last thing is durability, which is a very, very important thing for me.

Riyaz, who also has set brands he considers for each type of clothing, was not very open to the idea of experimenting with other brands, and particularly foreign brands. Because he shops very little, he prefers to continue buying familiar brands.

Riyaz: I am already set in what brands I want. So I am not very particular of foreign brands. I don't know if Kuttons is a foreign brand or not. So I am already set in the stuff that I want to [buy]. I am not particular [about] any kind of foreign brand or such.

Girish shares that since he has a set of brands that he chooses from for each type of clothing, this helps make for easy buying.

Girish: My shopping is done very very [quickly]. I pretty much have an idea of what I want, I have selected brands, I know I get good stuff, so I just drop into the showroom I pick up what I want, and walk out.

I: How have you selected these brands?

Girish: Like the way they fit and quality or how long the product has lasted.

I: So what are these brands?

Girish: For jeans I actually pick up Levis, for trousers Indian Terrain suits me well, for shirts I go to Van Huesen, for casual shirts and t-shirts I just pick up whichever I feel like.

I: Any particular brands?

Girish: Recently I have liked going to Splash, which is actually a multi branded store. They have good t-shirts. Casual shirts are good in Levis, as well as whenever I go shopping with her [wife] and in case I find something nice I just pick it up so there isn't any specific brand as such.

Previous experience with brands helps Girish in the decision-making process. In contrast, Varun does not consider brand name when making a purchase.

Varun: I really don't consciously pick a brand, or say "OK this brand makes better clothes" because I don't really believe that to a large extent. I don't think even, in all these brands, there is a major difference, that they market it better or people like it better.

Usha: That is not the case with all.

Varun: I agree, but for me personally I don't need that ultra superior quality when it comes to clothes. I just want something that fits and I don't look too bad and stuff.

Kavya: When you try Levis and another inferior brand you can immediately find the difference in the fit, how it looks, and what you feel when you wear them. The fabric will feel much better.

Varun: You are right, I will answer your question on what you are saying. If you are someone who values clothes and wearing clothes, start discerning minor differences in things, you will notice it and pick something better and you will maybe gauge that paying a bit more is worth it. But personally I don't.

Usha: But comfort?

Varun: Once you wear it, it becomes comfortable.

In spite of Kavya and Usha's points about fabric and fit, Varun is not someone who is interested in brands. For Varun, brands are for people who care more about the details of clothing.

To summarize, when considering a brand choice, appearance was considered to be the key criterion. Participants believed that foreign apparel brands offer good design, however, fit and comfort were also a priority. Price is also a factor but there were mixed responses. For some, the premium paid for the foreign brand was too high, while for others it was justified due to the quality and brand identity that the brand offers. Domestic brands are increasingly being considered as acceptable alternatives, and particularly for participants who preferred affordable clothing with good quality and design. Confidence

in getting enhanced quality and design with domestic brands in the future was also expressed. Participants' previous experience with brands for different types of clothing was an important consideration and used as a decision-aid by several participants. Overall brand was important for most participants when buying apparel but was mediated by such factors as price, monthly budget, and the desire to look good and dress appropriately for the occasion or context. In the next section, meanings conveyed by brands within specific contexts are examined.

Brand Meaning

For some of the participants, brands were important to their identity, in as much as brands helped to set them apart from the crowd. For others, brands were for display of status or group membership and therefore not necessarily worth the price. For all participants, brands carried some type of meaning. Three themes emerged in participant responses that point to the various kinds of meanings expressed by apparel brands: *family and friends*, *the workplace context* and *the social context*.

Family and Friends

When buying foreign brands, some participants consider what family and friends might think. In most cases, it was the female participants who considered such responses, and particularly that of family, while shopping. For example, Seema considers the opinions of her family and keeps them in mind when she is buying clothes. She often looks to buy something that is going to be acceptable to her family, whereas her husband does not consider the responses of family, nor gives their opinions any thought. He feels that the opinion of his wife is what is most important:

Seema: Again it depends on the garment, it depends on what we are buying. It's like if I am buying something like a tank-top or something, I mean, I always think, you know what my in-laws will think? Or what will my parents say? Now that I am married you can't wear such things. And also I have become a lot plumper than I was before. Even for Indian clothes for festival or something my mom likes me to wear grand ones and I don't prefer grand ones, you know those shiny, shiny kinds. I like something which is smart and ok, simple and nice. But she prefers it to be really grand, so sometimes when I buy, I think "Oh shit no, mummy will again scold me if I wear such kinds," but at least for her sake I have to buy something grand now.

I: How about you, Riyaz?

Riyaz: I don't really care, as long as it is good to her [Seema], I am OK with it. In that also, she has to see me throughout the day. As long it looks good to her, and she thinks it's OK. I really don't care what other people think about what I wear. She is comfortable with me being with those clothes, I am absolutely alright. Other people, like close friends or close family, I am just not bothered.

Like Seema, Radhika also considers her family's responses when buying clothes, and prefers to wear appropriate and acceptable clothes whenever she is with family. She is very cautious of what she wears and tries to avoid receiving any negative comments from others.

Radhika: It's always that I like to be looking good. I like to carry myself well, be comfortable as well as good looking. It's nice to be different also. If somebody says it's nice you always feel happy about it. Somebody saying "Hey, this is not matching your style" I would never like to hear that. Or probably I will have a lot of expectations when I think "OK this is looking good today," and somebody will comment, somebody will comment. If someone says it's nice, you tend to wear it again.

In contrast, Deepak explains that brands do not make any difference to his family, because they continue the tradition of buying fabric and having something made to one's measurements. Consequently, his family has limited knowledge of brands.

Deepak: 90% of the problem I have had is my dad will not approve. Only 10% he will approve. We have come from a family where fabric is to be bought and the garment is to be stitched. My dad, even today, he wears that only.

Couples were asked what happens if one buys foreign apparel brands and the other does not. Riayz and Seema say that it does not matter, as Riayz feels that if Seema wants to buy something of a foreign brand, he would be happy because he wants her to have the best. Seema, however, thinks that the brands do not make any difference because it is an individual's choice.

Riayz: See, when she buys stuff, I want her to have the best, even if it's a foreign brand, which she thinks is comfortable for her, which is the very best for her. And I don't care as long as, you know, she is comfortable in that, I really don't care what people say. I don't have foreign brands, so what? I don't really care. If she likes it she should have it, that's all.

Seema: I don't think so. Because see it doesn't really matter, because it depends on each individual, what they want to buy. If I think Indian brands are nicer and better, I will buy them. If I feel foreign brands are good, I will buy them. It's not only foreign or Indian brands that I will buy, it's a mixture of both. So it doesn't really matter as long as it looks good and feels good.

In contrast, Smita insists that her husband buy foreign brands because she thinks men should not wear domestic brands. Yet she herself does not wear foreign brands.

Smita: For him I do.

I: Brand for him, you emphasize. Why so?

Smita: I don't know. I like men to be dressed more [nicely] you know. I feel that they should not wear local stuff or very cheap stuff. But for me it's ok. I get nice stuff otherwise locally.

On further probing as to why she feels that men should wear better branded clothes, she explains:

Smita: It's nice when men wear branded stuff. When they wear the local stuff you feel "no," you feel like "Ewww they can't even afford something branded for themselves." That is the impression you get.

Mohan and Aarti say that getting positive responses from friends about the brands or the styles that they wear definitely makes them feel better. However, it is the responses of family members that are most important, and could prompt them to buy or not buy a particular garment.

Mohan: Honestly no one would give you a response, but sometimes you get to hear that "It is a nice shirt" or "It's a nice trouser." But you actually don't think that your office colleagues or your co-workers, you don't really think of them. So your first thing is your parents, your family.

Aarti: Unlike men, I think women demand a lot of attention. So even at the workplace also I think, it's not that we are kind of not bothered about what colleagues think. But of course compliments are welcome anytime. I keep getting them for whatever I wear. But those things don't come into picture.

Mohan: Because that is not of primary importance when you are buying. [It] doesn't influence your decision making, but of course family does.

Reena and Sumant point out that Indian consumers often look to others for brand cues and are better able to recognize the foreign brands because they are more popular.

They explain:

Reena: With most Indians they do things because another person is doing it. If someone goes and buys a Tommy watch, someone else will go the next day to go see. So that's another trend, so sometimes it's not even an individual's choice, mostly because everybody is doing it. The mind set of people is like that.

Sumant: See one small example I have to give, a person goes to a watch showroom to buy a Titan watch, maybe it's 10,000 rupees [USD 200] and at the same time one more person is buying a Tommy or some foreign brand. The third person who enters will say "Yeah! He is buying Tommy," and fail to recognize the person who is buying the Indian brand. Because they don't know much about it, they just know it's a foreign brand.

Karan supports this idea, and feels that the trend or style a person adopts is influenced by peers and other people. He gives an example of this by describing how in the past everybody wore the same brand of shoes.

Karan: I think the needs are based on the general trend and the people around you. So it's like having people dressing up, like, for example when we were kids the [foreign] brands weren't very important. So everyone used to wear the same brand shoes, everyone fits fine, it should fit you fine. But now, I mean, [it] just depends [on the trends].

The Workplace Context

Because the participants are working professionals, they talked about brand meaning in the workplace. They had differing perspectives on the importance of brands for communicating information about the wearer. For example, Riayz and Seema express that it is more important to adhere to the office dress code than it is to wear brands. Riayz feels that it is the quality of his work and work habits that help build his reputation, not the clothes he wears.

Riayz: My only aim is when I wear something, I have to look neat, that's it. Even if it's an old shirt I don't care, it has to be neatly pressed.

I: How about for you, Seema?

Seema: I mean it feels good when people say you are wearing nice clothing. So I mean it doesn't change my decision in buying or good or bad or costly things, but

usually I like when people say something looks good. Many times, many times people do say. I think have really good taste, I know my body type and I wear clothes which suit my body type, in which I might look thin or slim or whatever. I make sure it looks good on me. So I mean it doesn't matter, but feels good.

I: Why do you think it does not matter to you?

Seema: I think it's a personal choice, what you wear. Nobody is really entitled to point out and say you are not supposed to wear something. I mean if they have a dress code then yeah, I would follow it. They don't have a dress code, so obviously anything you can wear. And it doesn't matter really what other people say, as long as it is comfortable to me. See I can't wear a tank top and go to the office. I wouldn't do that, so as long as it is good enough for me, I think it's fine.

Riayz: I am only here to do work and go, that's it. Of course I interact with my colleagues and all that, and at the end of the day I have come here to do work. I do work and go back home. So what I wear, I don't care if someone else doesn't like it.

Seema: He is always wearing the same thing everyday, so I don't think anybody will even see the difference. He wears the same shirt everyday. It's always a white shirt that he wears. He has 5-6 white shirts

I: Is it because you're an attorney?

Riayz: That also.

Seema: White shirt, black pants, and black coat.

Riyaz: Also because I believe that kind of me being dressed that way also gives off the impression that you have come here to do work. And not to sit and chat, which I will do after I finish my work. But my primary goal is to finish my work and go back [home], and I really don't care what people say about me.

Vikram and Nitya think that those brands that have been available in India for a long time and are worn by many, such as Levis and Lee, do not necessarily reflect one's image or identity. However, both husband and wife agree that with respect to electronics, such as cell phones, brands can help shape one's identity among peers, primarily because more people are aware of distinctions between brands of electronics compared to apparel

brands. They also point out that different industries put different levels of emphasis on clothing and brands, and that brands may be more important to workplace identity in fashion as compared to other industries.

Vikram: See, what difference would it make if you wear Energy or Diesel? At the end of the day they compete in the same bracket. And grab the same attention that you get if you are looking at a brand. Or Lee vs Levis.

I: So it doesn't make any difference for you?

Vikram: To me personally no.

Nitya: I think the positioning also has been very similar for most of these brands. Like Lee or Levis. It's the same thing.

Vikram: It's the same thing.

Nitya: If they are not positioned drastically different, where if you own, you have something to show off.

Vikram: I would rather do it with a phone or with other accessories, not with clothes.

Nitya: Like in apparel, they will not look at the brand. They will look at the color or design. They will not ask you what brand you are wearing. Or where did you buy it from. But yeah, if it is a phone or something else, they will like to brag. That's also one thing why I feel Indians have less tendency towards brands.

Vikram: Not all of them. But most of them are like that. See if you go to a software company and look at them, not all of them are brand conscious, 80% of them are not brand conscious. But if you go to the fashion industry or advertising, they are very conscious. They are very, very conscious. Not all of them are like that. But most of them are like that.

Deepak who is from the fashion industry, is more aware of apparel brands. He points out that his friends who work in other industries are less aware of many apparel brands.

Likewise, those who have travelled to other countries are also more aware of brands.

Deepak: Being in this industry now I know what a brand is and all. In that sense see ZARA is like a Big Bazar kind of a thing if you look outside, ZARA maybe is slightly above Big Bazar, it's not that premium actually. Premium means it may be a Boss, may be Canali, and may be all these brands you know. So I know what these brands have, and what it means when you wear this. But yeah, you know, there are very few people who will appreciate this. Because my crowd is very much people from the apparel industry so they know, "Hey you are wearing a Boss," but if you just move out of that like in my family only, they don't know about this brand. Or even my community they don't know. But a few of my friends from the IT industry who are going abroad often, they know.

Sudha and Deepak describe different experiences with brands in the workplace. Sudha, who is not brand conscious, says that people notice what she wears and some even ask her which brand it is. On the other hand, Sudha's husband, Deepak, who prefers to wear foreign apparel brands to the office, says that people will respond negatively when the name of the brand is shared, even when they were asked about it.

Sudha: Like at my office if I wear a nice shirt or something, they say it's nice and they would immediately ask 'Which brand?' They won't ask "From where did you buy?" Or "Which shop?" But now I think the mentality is slowly changing so they first ask which brand, and then they ask from which shop.

Deepak: The problem is when they ask from which brand. And when we say a good brand they say 'Achcha!' [OK] The tone kind of moves from positive to negative when we answer.

Radhika prefers to buy brands that help her in communicating her professional image, hence she feels it is very important to consider one's workplace identity when buying clothes.

Radhika: Mostly it is that we are working people, and most of our time we are at the office and we have to make sure that we are comfortable at the office. So it's always the first thing that comes into my mind, is whether I can wear this to the office or not. Party or something is always secondary, because I have other

options like sarees and all those things for party wear. So usually I think 100 times before I buy something for my officewear. It's a place where you are actually carrying your image, so it's very important for me to wear the right dress. It should not be something which gives another person the chance to talk about a wrong thing.

Radhika also feels the need for her husband to be more appropriately dressed in the workplace and so she insists that her husband wear better kinds of formalwear (work wear).

Radhika: And suppose you are a senior person and you're working with 10 juniors, it's always not nice to wear casuals it would be "Ok, he is casual he is a cool man, don't worry." If he wears good formals they respect you and tend to learn more things from you. For guys, if they wear t-shirts and jeans, I think it would not look good [in the office].

Nitya, a research analyst at the mid-management level feels that clothes help her in communicating her image, as well as that of the company that she works for when meeting a new client. At such meetings she prefers to wear something that reflects her image, but not necessarily for everyday office wear.

Nitya: And it is very different for somebody who is at a mid-management level. So, when I have to go to a client where you have to showcase that [identity], then it is more important. But not on a daily basis.

The Social Context

Brands hold particular meanings in social context, but responses of the participants as to the importance of these meanings were mixed. For example, Vikram explains that at a family function or a wedding, not everybody will notice what brand one

is wearing. This is because, aside from the fact that most events call for traditional dress, knowledge of brands is very limited among members of the older generations.

Vikram: If you go to a family function or a wedding, who will worry about what brand you are wearing? You hardly see anybody [wearing brands]. In a wedding it's all going to be more ethnic.

Girish and Smita find that not many people in their social circle are aware of foreign apparel brands, nor do they know about the image these brands have. Thus, it does not make sense for them to buy such brands. They also think that because knock offs are available, paying a high price for an authentic product just for the purpose of creating an identity is not necessary:

Girish: Actually there is no point in wearing a FCUK [French Connection UK] branded garment. Most don't know what an FCUK is. No point, that is the whole thing. Like the other day she was asking for Louis Vuitton, so I asked her how many people really know about Louis Vuitton. You get that bag and walk around in Bangalore, how many people are going to realize that you are really, actually picking up the Louis Vuitton bag.

Smita: Those are not even unique those Louis Vuitton bags. Or Jimmy Choo shoes, forget they are really very unique that you can't even wear them at all.

Girish: Louis Vuitton the bag is half the time advertising for it's brand.

Smita: "LV," "LV," "LV" that is what is written all over the bag. And you get those fakes also on the street.

Girish: You know, half the time you pay so much and you buy something and at the end of it you realize someone has bought it for 300-400 rupees [USD 6 or 8]. How do I know if that person is buying an original one or not? And see the same thing with me, I am wearing the original one, what if someone else thinks that I am not wearing an original one? There is no point in paying so much.

Sumant, on the other hand, uses these brands and the image they portray to communicate his identity among his peers. He feels that the image the foreign brands have will transfer to him when using and wearing them.

Sumant: The class, the way it looks. I think it should suit me. When it's on my wrist it should have it's own class.

In spite of the counterfeits available, Deepak, who buys foreign apparel brands at the export surplus store, prefers to buy brands that are known to people in his social circle. That way people around him can identify the brand he is wearing.

Deepak: It should be any known brand. I want to ensure it's a known brand. It should be a normal brand, at least that's the important thing. More than me knowing it, others should know it, that's the thing actually. "This is a ZARA shirt" or something like that, they should be able to say that. Even after that, if you don't like the garment you will definitely not buy, so it has to be a nice garment it should fit me well. It should be nice in the sense that it should not be 'aam jantha' [common man] types. It should be good and the brand should be definitely, you know it should not be "What brand is this?," it should be "Oh it's a Zara, it's an Armani" or a known brand.

Deepak and Sudha's family members are not aware of brands and therefore have formed the opinion that Deepak's clothing is very funny because he wears a lot of branded clothes and not "the common man" type clothing that other male members of the family wear.

Deepak: The kind of crowd we go together is more of family functions. Where they always find me funny. Whereas she is more, like, up to the mark. They have no exposure to these brands and stuff.

Sudha: So at these functions we are not supposed to wear certain colors, like black, so I prefer traditional clothes like saree or salwar.

Deepak: So she goes in a saree and I go in a t-shirt and jeans. They have no clue what brand I am wearing, they just know that I am wearing funny clothes.

In summary, married female participants most frequently considered the responses of family when making an apparel purchase. Awareness of brands among older consumers is limited, thus family does not tend to influence choice of brand as much as appropriate styles. The influence of friends or peers was more directly associated with brand in the decision-making process. Use of brands in the workplace differed. In industries such as the fashion industry where a greater number people are aware of brands and what they mean people are more likely to use brands to express their identity. Although participants acknowledge the role of brands in communicating meanings about the wearer, few admitted to placing importance on this when choosing their apparel.

Understanding the Young Indian Consumer

Four primary themes surfaced in the data that help to explain what is unique about the young Indian consumer: (1) *the emergence of the mall*, (2) *being from vs. moving to the city*, (3) *married vs. single* and (4) *Jugaadu*. Mall culture, a recent retail development in India, has encouraged urban consumers to consider buying apparel from branded stores. Differences emerged in responses of participants who are from the city when compared to those who migrated to city. Specifically these two groups differed in their approaches to buying brands. Participants also differed depending on if they were married or single. Last, *Jugaadu* characterizes the urban Indian consumer who tries to get the best possible brands at the best possible price. According to participants, these

consumers are willing to spend time looking for retail outlets where foreign brands are available at reasonable prices.

The Emergence of the Mall

Participants pointed to the idea that shopping malls are important to their buying decisions. That is, because malls offer a limited number of both foreign and domestic brands, either at single brand retail stores or department stores, they often have to choose from what is available. At the same time, the mall setting provides an opportunity for participants to browse collections of brands that are new or unfamiliar to them. When asked whether he shops at a mall to buy a brand, Lohit explains that no matter what you might be looking for, you are going to be limited by what is available.

Lohit: Brands, I wouldn't say it would come into play. The problem is wherever I go to buy something, say I go to Mantri Mall, I go to Shoppers Stop there, whether you want to buy an Indian brand or you don't want to buy, there is no availability there. You end up buying a Reid and Taylor, or some other brand. Because whatever is there you have to buy. You can't ask for something which is not there. So among the options that you have, and with what I have seen, you end up buying something that is branded.

Lohit chooses from the options that are available which range from very basic to premium apparel, as such is the range that is available at most Indian malls. Since malls are "one stop" shops, most shoppers will base their buying decisions on what is available there.

Sanjeev and Geeta's overall knowledge of foreign and domestic brands was limited. For Geeta, buying brands stems from the fact that they shop for clothing at the

mall. Since malls house retailers who sell branded clothes, she is able to buy branded clothes regularly.

Geeta: I buy from Bangalore Central. Oh yeah, there are foreign brands. If I like anything I will pick it up. I am not really particular about the brand.

I: But you said you emphasize on brand?

Geeta: Yeah, it should be branded. Some brand should be there. We go to such places right. So where we know there, anything we buy will be a brand, correct?

I: So it's more like you are going to Bangalore Central with the faith that you will come back with a branded shirt.

Sanjeev: No nothing like that. See basically what our bottom line is that we go and like something, it doesn't matter which brand it is, foreign or an Indian brand, we will go with that, right?

Geeta: Yeah!

Sanjeev: So we go with the brand, so basically it is [based on] what we require, we get it, whichever brand, Indian brand or foreign brand, it doesn't matter.

Malls that are in close proximity to residential areas are popular with the participants. They prefer to go to the nearby mall, rather than the older malls that are situated in the city center. Participants go to these local malls for most purchases, including grocery shopping, and for eating out or going to movies. Since malls offer a limited number of brands, consumers will settle for what is available. As Riyaz explains, the mall provides necessary conveniences, including a wheelchair for his wife who has undergone surgery for her ankle:

Riyaz: And it all happens in Mantri Mall, because it's so big and everything we get there. You know it's a blessing for us. Honestly, for if I had to imagine to having to go to commercial street and she having to walk all that way. I am not

prepared for that torture. Here [in Mantri Mall] there are wheelchairs, so [I] just push her in a wheelchair there and all shops are huge there. There is enough space to go and come out except for a few, and we go in the wheelchair. And, we are quite happy.

Seema: And it's like a one stop shop, everything is there.

Riyaz: Everything is there. From whatever to whatever, it's all there. Even if you want to eat, there are options there.

Seema: Eat, movie, shop.

I: Yeah it's close for you right?

Riyaz: Yeah, in fact we also buy groceries from Mantri Mall. If you want to buy grocery, let's go to Mantri Mall.

Seema: For coffee, ice cream.

Riyaz: Now if we decide for something, like let's go for a movie, [we] go to Mantri Mall.

The couple also sees a trip to the mall as relaxing and a place to unwind.

Seema: Like both of us come home by 8:30, and we are really bored or something bad has happened at work, ooh then we are, like, just come let's go. We just go see, whichever movie is running we will go to that movie. Kannada, English, Hindi whatever, we just go

Riyaz: Yeah we go and relax. We do it often.

Seema: At least every week or once in 2 weeks.

Riyaz: At least once a week. I really enjoy going to movies a lot. And so does she. So every week we are out for a movie. And it so happens that we go there at about 8:00 – 8:15. We go pick up the tickets, in the meanwhile we go for shopping or just go around the place and then we are in time for the movie. [It's] great that Mantri Mall is very, very close by home. Since it's so close by, we don't have to drive in the traffic for very long.

Being from vs. Moving to the City

Although all participants were living and working in the city, not all were originally from the city. A few participants had migrated from small towns for employment or education. An interesting difference emerged between the two groups in terms of brands. For example, Aarti and Mohan had lived in the city for most of their lives and consider themselves to be brand conscious, preferring to buy foreign apparel brands. Mohan was exposed to foreign brands from a very young age, and prefers to buy them because of the quality that they provide. Aarti feels that brands also communicate status.

Aarti: I think initially it was him definitely.

Mohan: It's not that I am not now, I always prefer branded ones.

Aarti: And I think he kind of inculcated that into me. Even now I have become a very brand conscious lady.

Mohan: Brand conscious not because of the societal status that they go in for branded clothes, it's mostly for the quality. Not because you are going out somewhere and someone recognizes you are wearing a Color Plus or a Louis Phillippe or an Arrow shirt, or a trouser or any outfit. It's mainly because of the quality.

Aarti: And also in a way what you wear shows what you are. But though we are denying that, but, yes it is still a status symbol that you are wearing something [branded].

The couple also buys clothes for their three year old son from most of the foreign apparel brands stores that they shop at. Although they feel that branded children's wear is a little expensive, they still prefer to buy the brands for the good quality that they offer.

Mohan: It's nice actually, the quality is nice, because when you compare for the kids, especially for kids where it is ranged between 700 or 800 rupees [USD 14 or 16] or even 1000 Indian rupees [USD 20] and the same thing you look in other brands, the same thing which is say 500 or 600 rupees [USD 10 or 12] you will not find that good quality. So it's easy to pick up clothes for kids, especially in United Colors of Benetton rather than in other stores.

Deepak moved to the city to pursue a bachelor's degree after completing most of his education in a smaller town. He explains that he was first exposed to brands when he moved to the city. Prior to that he wore mostly tailored clothing.

Deepak: First of all, see, both of us were born and brought up in a place where you don't know brands. We wore tailored, stitched, buy cloth that all thing. When I came to Bangalore, I started seeing these brands. But even after that I was like "thik hain yaar [it is OK], what is this?" So that's when I started realizing this branded stuff and all.

Deepak explains that he now understands brands and uses them to create an identity in his workplace and social circle. Similarly, Sanjeev came from a smaller town, moving to the city after he got a job with an IT firm. He admits that spending 3000 – 5000 rupees [USD 60 or 100] during a shopping trip for just clothes is costly, and explains how his purchasing has changed over time:

Sanjeev: See now what has happened, once you get into a store it would be minimum 3000 – 5000 rupees [USD 60 or 100]. So we are not used to it. Let's say in our past, when parents bought clothes, we had only one pair of trousers and we used to go to normal shops where the prices are normal. Not like branded stuff. Buying for ourselves started when we were in college. So I used to buy for myself, I used to go buy things which were say, like lesser cost, good looking clothes. I never used to go for branded, because they would be costly, very highly price. But now there are little changes since I have started working.

Geeta, Sanjeev's wife, who has lived in a major city for the last 15 years, thinks that her husband has become more brand conscious. In the early days of their marriage he did not buy many brands, and also stopped her from buying brands.

Geeta: Initially it was like that, because as he said he wouldn't go for brands, and he wouldn't allow me to buy anything. But now it's better.

Sanjeev's decision-making changed when he started to consider how sales can lower the cost of brands below that of tailor-made clothing. As he explains,

Sanjeev: What I see is, what brand I can go for, for the product I am planning to buy. And if I am getting an 800 rupees [USD 16] trouser. Actually there was an offer, buy 2 trouser and get 1 free. And if I take 1 it would have been 1400 or 1600 [USD 28 or 32]. So it would cost around 3000 rupees [USD 60], for that I can get another one free, then definitely it will work cheaper for me. Then I would get one trouser for 800 or 900. So I would think if I buy a non-branded one, that is if I get it stitched, at least from a good quality fabric it would cost me 500-600 rupees [USD 10 or 12] a meter, definitely I would need more than 1 meter, so definitely for 1.1 meter it would cost me 650 or 670 [USD 13 or 13.40]. Plus now the cost of stitching is 300 [USD 6]. So it would become 800-900 [USD 16 or 18] very easily. Now I am buying readymade everything. And I see whether it is needed, it's not that I just go buy because it's less and I will buy something, so if it's needed and when it's required I will buy it.

Sumant and Reena talked about the difference between consumers who have always lived in the city versus those who are from smaller towns. They see the latter as perhaps having the money to buy foreign apparel brands, but no knowledge of what such brands offer.

Sumant: Generally you see people would go for brand name. Because it's Tommy or it's Omega, it's the name and the years of reputation that they have. Personally I know the background of the company and it's known for rendering the service, what they promise is what they deliver. On that note, I feel, you know, going for a

foreign brand. Why people are going for a foreign brand this is the main reason. 99% of the people do not know the background of the company, or how does it work. Why is it so expensive. If you ask a person who is a miner, he has the money but he does not know what an Omega watch is, what precision instrument is used, they don't know. All they know is, "How much it is, 3 lacs [Rs. 300,000 ~ USD 6,000] OK I don't mind giving it ."

I: Oh my god! 3 lacs [Rs. 300,000 ~ USD 6,000]?

Sumant: It goes up to 10 lacs [Rs. 1,000,000 ~ USD 20,000], 15lacs [Rs. 1,500,000 ~ USD 30,000].

Reena: And a lot of people think the more expensive it is, the better it is.

Sumant: See this is the mentality that I am talking about basically. These people, he has money he just takes it. He does not know what exactly this is and the point is, people who are exposed to companies like Omega or any other foreign brand they know why is it so expensive. Like you know brand to brand different variations in price. Why is it expensive. See the first thing is the look, how it suits you and the company background. People who are not very much exposed to the company's background, they just go and buy because they would have seen his friend or some minister wearing this Omega watch, so I also want that. So there comes only the name, the brand name that's all. He is not bothered about anything else.

In Sumant's opinion, the consumer who has always been aware of the brand has more knowledge of it, as compared to someone from outside the city who wants the brand because others have it. Participants believe that consumers from the city or who are more urban are more aware of brands and able to differentiate between foreign and domestic brands. They are also more aware of the brand identity that is associated with it, whereas consumers who have migrated to the city for work or higher education are new to such brands. Consumers with high incomes who come to the city from smaller towns are willing to buy foreign brands regardless of the price to showcase their social status

among their peers. These consumers may have no information about the origin of the brand, quality, or product features, but are willing to buy it for the status that it conveys.

Married vs. Single

From the participant's responses it was seen that there was a difference between the married and single participants. Overall, the married participants were more price conscious as compared to the single participants in this study. For Radhika deciding on the amount to be spent beforehand is important,

Radhika: I decide my budget before I get in [the store] and then buy

Whereas for single participants it was design, style and fit that were considered first and then the price of the garment:

Sameer: I don't look at the cost first. First I check it out how it looks. Then I try it out, check the feel of it. How comfortable I am. Probably comfort is a very high priority. So only if I find it comfortable then I feel it's worth buying that, then I buy.

Sameer considered value for money important and not the price itself. Single participants who were from the city usually lived with their parents, and those who had migrated to the city lived with friends. Married participants considered their responsibility for the family whereas the single participants did not. Like Nitya explains,

Nitya: In terms of responsibilities you will have more responsibility financially [when one is married]. If you are earning 40K or 50K [USD 900 or USD 1000] and you are staying with your parents and you have the money to spend, and your parents are not taking money from you. Then you will have lot of money with you, you don't know what to do and you try to spend money. Then you become more brand conscious and price does not become important for you.

Young unmarried Indians with little or no family responsibility tend to become more brand conscious and price becomes a factor of least importance when making apparel decision.

Another difference surfaced in terms of the shopping process. Married participants preferred to shop with their spouses. As Divya points out,

Divya: After getting married we have always shopped together because you have someone to say whether it's looking nice or not and a second opinion is always better.

Single participants talked about shopping primarily with friends, and the friends helped them to make better choices.

Jugaadu

Participants talked frequently about how the Indian consumer wants to get more for the money that they are willing to spend. Since most foreign brands are higher priced than domestic brands, Indian consumers are on the lookout for stores where the foreign brand is available at a much lower price. At these stores, one can get three to four garments for the same price as one garment at a full price store. Deepak, who buys foreign apparel brands because he needs them, is always on the lookout for ways to get them at a lower price. He explains,

Deepak: Yeah I do buy brands. Yeah I need brands, so that is why I look for cheaper options.

I: Why, you say cheaper options?

Deepak: It's not that the Indian brands are not doing those kind of stuff but actually you have your own personal branding assortment, like this is cheaper or

this is something like that, so you have that. And now you have rated a higher brand, suppose you get that at a lower rate. You would go for that actually.

Deepak considers himself to be a *Jugaadu*, or someone who wants to get the best product at the lowest price possible. To do this, he goes through a particular shopping process. As he explains,

Deepak: I am very what you call the typical word in Hindi they say ‘jugaadu.’ See I buy these brands but I don’t buy from the shops. Since Bangalore, being the hub of exports, there are lots of shops selling export surplus, a lot of them. Like I just bought that Abercrombie and Fitch for 325 rupees [USD 6.5], you will laugh at it. The price on the tag was 25 Euros [USD 32.5], I bought it for 325 rupees [USD 6.5], but it’s a branded shirt, good quality, nice design, nice fit, everything but I bought it because it is available. Then I bought Esprit for 650 rupees [USD 13]. Again the tag on it in US dollars, if I convert it, it was around 4000 rupees [USD 80]. I knew that so I usually go for these brands, but I am not that brand specific. Any of these known brands works for me. At the end of the day, the fabric has to be nice, it has to fit me well, color has to be nice. So, I am not that specific, like I will only buy a Boss. The garment has to fit me well, the brand should be known.

Divya and Chetan also buy from the export surplus store. When asked whether it would give a negative impression among their peers if it was known that they bought the clothing at export surplus, they responded:

Divya: Most of my friends and colleagues also buy from these export surplus stores, so it does not make any difference to me.

Chetan: For me see, in the software industry, 99% of people do not know of the export surplus store, so they think I bought it from the [full-price] store or from the US. They do not know about the surplus store.

Divya, who is brand conscious, will also buy from the full-price brand stores when travelling, and particularly for the feel good factor of buying the authentic product from the original brand.

Divya: As I said, it's not that we always focus on these export surplus stores. When I travel to some of these European countries, then I do try to purchase from the authentic, original, from the shop, wherein I completely know that I can get it for a much lesser price at export surplus. But again, for the design and it's a feel good factor kind of thing, that I have picked up the original thing, from the original shop. So that is there, and of course the design, the appearance and the most important thing is quality. The first thing that I look for is quality when I buy it from an authentic shop.

For Smita and Girish, buying at an export surplus store can help them get more for their money. Buying a garment for 2000 or 3000 rupees [USD 40 or 60] from the full-price foreign apparel brand store becomes an obligation. That is, she is forced to wear it since she has paid a high price for it. Girish also suggests that more women should buy from these export surplus store more often because they wear things less than men do.

Smita: Yeah, like I can buy more for 2000 or 3000 rupees [USD 40 or 60], when compared to one garment from the branded store. And if I buy something for 2000 or 3000 rupees [USD 40 or 60] it becomes an obligation for me, "Oh my god I have spent on this one, I have to wear it." So I don't want such thing. Even if I buy something that is 300 or 400 rupees [USD 6 or 8], and if I don't like it I can keep it aside. But for something that you have paid so much and you don't like it you can't even go and exchange it.

Girish: And I don't think she has ever spent so much on clothes, she has always bought the 400-500 rupees [USD 8 or 10] ones. And I pretty much think, I guess all the girls get bored with their clothes very soon so there is no point is actually spending so much. They don't want to repeat them. We guys just don't mind wearing the same shirt to the same occasion. Girls are not like that, so there is absolutely no value for money for these branded clothes for girls.

Jugaad, for participants, is the Indian way of doing things, which involves thinking in a unique way and responding to challenges (Radjou, Prabhu & Ahuja, 2012). It is about being resourceful and getting what you want for less. Jugaad applies to how they approach the decision-making process and particularly when foreign brands are important to them. Being price conscious, many participants who sought foreign brands looked to the surplus stores to buy these brands for less. Yet the participants may also buy the brands from the actual brand store (e.g., Abercrombie & Fitch, Esprit), thereby suggesting that for them, the brand matters more than where it is purchased.

Jugaad is the approach, and *Jugaadu* can be referred to one who adopts the Jugaad approach to find a solution to a problem. Radjou et al. (2012) outline six guiding principles to Jugaad innovators: (a) seeking opportunity in diversity, (b) do more with less, (c) think and act flexibly, (d) keep it simple, (e) include the margin, and (f) follow your heart. Similar beliefs were seen in the *Jugaadu* participants in the study. These participants believed in seeking the best opportunity available to them by buying branded apparel for less price regardless of purchase location. Participants were more brand conscious when buying apparel for work, while brands or stores were of little importance to them when buying casualwear.

Summary

In this chapter, four conceptual areas were discussed to explore the role of brands in the decision-making process of the young Indian consumer. Themes that emerged from the data were used to structure the conceptual areas and explore what brands mean to this

consumer group. The next chapter includes a discussion of the findings and offers recommendations for further study.

CHAPTER V

CONCLUSIONS AND IMPLICATIONS

Interpreting the experiences of the thirty-four participants helps to explain the decision-making process of young, urban Indian consumers and their perceptions of foreign apparel brands. Considering the experiences of the participants alongside observation of shopping mall behavior sheds light on how these consumers engage in the shopping process. The themes that emerged in the interpretation reveal the role of brands in the decision-making process as well as the importance of apparel brands to this consumer group. To consider the broader significance of the thematic interpretation, revisiting concepts introduced in the literature on consumer decision-making and apparel brands is necessary, as doing so offers an examination of the theoretical and practical implications of the study.

This chapter provides a discussion of the findings relative to apparel decision-making among young, urban Indian consumers and the role of apparel brands in this process. Included is an explanation of what understanding the perceptions and experiences of the thirty-four participants means for expanding the academic literature on foreign apparel brands in India and for companies looking to address the needs of young Indian professionals. The first part of the chapter discusses findings relative to brands and the young Indian consumer market. The second part of this chapter considers the way

that the study's findings augment the literature on brands and the decision-making process. The third part of the chapter considers the overall practical implications of the findings. The last part of the chapter provides a discussion of the limitations of the study and offers recommendations for further research.

Brands and the Young Indian Consumer

The young, urban population in India is a target population for many brand companies that are entering the Indian market. Because this population is more accustomed to westernization, it has more readily adopted western products and at a faster rate than previous generations (Shashidhar, 2007). According to Boroian and De Poix (2010) this population prefers branded goods across product categories. This preference was seen in participants' responses as well, in that all participants preferred to buy branded apparel, either from foreign apparel brands or domestic apparel brands, as brands signaled quality and status. Some participants were very particular about the brands they purchased and even where they bought their apparel, while others just wanted something "branded." Only a few of the participants - Smita, Sudha, and Geeta - were open to buying non-branded apparel, provided the garments were of good quality and appearance.

According to Boroian and De Poix (2010), Indian consumers consider the desire to look and feel good to be more important than price when making a purchase decision. For the participants in this study, appearance was most important when looking for clothing. For those who were married, price was also found to be an important factor, followed by quality and durability, when purchasing garments. Most of the couples in the

study said that rather than spending exorbitantly on clothes, they preferred to spend money on family activities, preparing for unexpected expenditures, or saving and/or investing money for the future. In particular, many talked about how they set aside a fixed amount for monthly clothing shopping and that they rarely went over this budget. Being prepared for the future and for unexpected situations was especially important for those participants who had moved to the city and left behind their family support network. In contrast, those participants who were from the city, and especially those who lived with parents, were more willing to spend more money on apparel, seeing it as an investment. Yet these same participants preferred to spend more money on electronics, such as mobile phones, than clothing. Similar to Boroian and De Poix's (2010) findings, these participants thought that such products provide more value for the money because they last longer than apparel, and explained that these products were more symbolic of social status in India than apparel brands. As Nitya explained,

Nitya: Whereas other consumer goods, [like] phones, you prefer to have a brand because you are sure that the quality will be good and it will last. That's why we go for a Samsung TV or a LG TV or HP Laptop or a Dell Laptop.

According to Boroian and De Poix (2010) the consumer market in India is fairly new, and as a result, consumers have very little brand awareness, exhibit low brand loyalty, and have not established consumption patterns or tastes. This found support among some participants, like Sumant and Reena, who believe that many Indian consumers who buy foreign brands have no brand awareness or brand knowledge.

Reena: A lot of people go and buy stuff only because of the expenses, not because of the quality or anything else....that is the problem, a lot of people don't have awareness.

Sumant: That is happening because of the brand names. They don't know, [they] just know that the brand name is there.

However, in the case of this study, most participants were actually quite aware of apparel brands, and preferred to buy brands, both foreign and domestic, because of the value they thought they were getting for the money.

The Indian consumer today is familiar with international brands through friends as well as from travelling outside the country for work or pleasure. The internet, television and movies are also major sources of information for the young Indian consumer. Yet many domestic and foreign brands are so similar that it is often difficult to differentiate between them, and particularly since both often carry English names. Why Indian consumers buy branded apparel was a point of disagreement across participants' responses. Although they all talked about the social meaning that brands communicate, they differed in their views of the kind of social meaning communicated. Some focused on status, others, like Reena, focused on group membership. Reena believes that most Indians are greatly influenced by what other people do, as they tend to observe and then mimic their peers.

Reena: With most Indians they do things because another person is doing it. If someone goes and buys a Tommy watch, someone else will go the next day to go see. So that's another trend, so sometimes it's not even an individual's choice. [It's] mostly because everybody is doing it.

All participants in the study expressed that their friends influenced them to some extent with respect to product choice. However it was primarily the female participants who considered what these choices meant to family members. For example, as Seema explains,

Seema: It depends on the garment; it depends on what we are buying. It's like if I am buying something like a tank-top, I mean, I always think, you know, what my in-laws will think, or what will my parents say now that I am married. You can't wear such things.

In contrast, Deepak's family do not live in the city and have limited knowledge of brands. At family functions or get-togethers, Deepak's family feels he that does not dress appropriately because he prefers to wear trendy garments while his wife Sudha adheres to the family dress norms and wears traditional Indian clothing.

Deepak: The kind of crowd we go together [in] is more of family [type] functions. Where they always find me funny, whereas she [Sudha] is more like up to the mark. They have no exposure to these brands and stuff.

Surya and Syed, who are single and have lived away from family for close to seven years are more influenced by their friends.

Surya: Friends have a lot of influence. If my friends buy something and I also like, I also want to buy something like that. Definitely if he has bought a particular brand, then I want to go and check that brand if they have something else for me.

Syed: That is how we get to know of the latest stuff. Like if someone buys a new thing, we really like, we want it too. Or will show what we have bought, but will [buy] the same brand at a different place. Like my friend showed me a couple of t-shirts in Bangalore and I bought them in Mumbai.

Among participants, friends surfaced as the first source of information on new trends, styles, and brands. Shiva points to the role of friends in influencing one's knowledge about brands, "Even that is an influence. If we see somebody wearing some[thing] branded, even we feel like sometime we can also try that." This is the case because, as Vikram points out, family members are generally not aware of brands:

Vikram: If you go to a family function or a wedding, who will worry about what brand you are wearing?

Older family members in particular are seen as having limited knowledge of brands, hence they are not a source of information or influence for the young Indian participants.

In India, young people are often the target of foreign apparel brands because they are developing their professional and social identities (Bijapurkar, 2007). Yet it was interesting that in this study, the degree of importance participants placed on brands in the workplace was mixed. On the one hand, Deepak expresses the importance of brands at work:

Deepak: For me I can wear an unbranded casual shirt yes. But I will never wear an unbranded formal shirt. See formal unbranded doesn't make any sense. Casual washed slightly looks leisure, out of office I can wear. But a T-shirt if it looks nice, fits well unbranded I don't mind, I just wear it. T-shirts and casuals I will wear it. But formal, never.

I: Why formal never?

Deepak: I don't know, formal, you know, formal is like you know where you want to show the brand or something. I don't know the reason, but that's how it's like.

I: Show to peers?

Deepak: Anybody, anybody, like it's the feeling what you get inside it's not because or to whom or something. You know, formal attire it's like, you know, it's [formal unbranded shirt] not suiting for me. But casual, yeah casual it's fine actually, [to be unbranded] it doesn't matter for me.

On the other hand, being dressed neatly portrays an image of a serious employee, and so for Riyaz, brands do not matter as much in the workplace.

Riyaz: My only aim is when I wear something I have to look neat, that's it. Even if it's an old shirt I don't care, it has to be neatly pressed. Also because I believe that kind of me being dressed that way also gives off the impression that you have come here to do work. And not to sit and chat, which I will do after I finish my work. But my primary goal is to finish my work and go [home], and I really don't care what people say about me.

Brands and the Decision-Making Process

The consumer decision-making process is generally thought to involve five stages: problem recognition, information search, evaluation of alternatives, product choice, and outcomes (Engel et al., 1978). Each of these steps emerged across participants' responses, but to varying degrees.

Problem Recognition

As discussed in Chapter II, the problem recognition stage is reached when the mind perceives that there is a difference between the current and ideal state (Engel et al., 1978). At this stage, the consumer recognizes a problem. Participants in this study talked about how this state generally prompted an apparel purchase. For example, Sanjeev realizes he has a shortage of garments in his collection of casual, work, or daily wear, therefore he goes to the store looking to buy something.

Sanjeev: My need depends on different categories. Say one is like casual, one is like formal, and sometimes to wear in the house. That is the difference, that is the different categories. So in three categories, somewhere I feel there is a shortage, then [I need] to fill that gap. When I feel I have trousers but then they are not good enough to wear for a party, then I feel that the gap is there, and to fill that gap, I will buy.

Sanjeev's wife Geeta, on the other hand jokes that, "For me that gap always exists (laughs)."

For other participants clothing purchases were not always prompted by a need, but by the act of shopping. For Radhika, shopping is a regular affair that results in buying some clothing every month, and her husband confirms this.

Radhika: Usually we go once in a month. And I buy at least one top or one salwar or something like that.

Shiva: She has a track record almost every month, two, or at least one [purchase].

Information Search

In the information search stage, consumers look for appropriate evaluative criteria, alternative solutions are recognized, and the characteristics of each alternative are used to make a decision (Hawkins et al., 1995). According to Zimmer and Deshpande (1984), consumers seek information that coincides with their desired conclusion. This stage manifested itself among the participants largely through group membership. That is, brands that one member of a group buys are then sought after by other members. For example, Sumant mentions that when a friend bought a branded watch, others in his circle of friends began to search for information on the brand.

Information search is usually first done internally and then followed by an external search only if needed. Internal search involves the use of memory, that is, previous experiences are considered. Many participants in the study talked about how they relied on previous experiences (their own or that of others) with apparel brands to make decisions. For example, Neelam shares,

Neelam: You have used it before, or if someone else has, you know, had a good experience, and [they] come and tell you it is really good, then you also go and try. [You think] OK, let me go and check out this brand.

Likewise, participants preferred to not experiment with newly arrived foreign brands or brands that they did not have experience with, and particularly when the price was higher than the brands that they had previously purchased.

Vikram: I would not go and get myself ripped off. It's only the brand that matters. See, typically we are value-seekers. At the end of the day, what we stick in, we stick in (what we have chosen before, we continue to choose the same). And I don't experiment too much on these foreign brands.

Internal search also involves the recall and implementation of solutions that have been used previously (Engel et al., 1978), including brands that have been successful in solving the need for certain types of apparel. This allows consumers to maximize perceived rewards and minimize punishment (e.g., wasting money). Such predispositions were observed among many participants in the study who did not want to experiment with higher priced foreign brands. This was particularly true if, as Sameer and Syed point out, they already had experiences with domestic brands that they thought offered good quality at affordable prices.

Sameer: Domestic brands, also you have choices, good products, decent clothes.

Syed: I think every brand has the look and feel of its own. Provogue is very much suited to club wear or party wear, if you talk about Indian Terrain it's about the simple look of the Indian man. Those brands are good enough to compete with foreign brands.

Evaluation of Alternatives

The evaluation of alternatives stage, as described by Engel et al. (1978), involves four major components: *evaluative criteria*, *beliefs*, *attitudes* and *intention*. The starting point for making evaluations, evaluative criteria are the preferred product attributes which provide for product comparison and evaluation. For the participants, when considering apparel the most commonly cited criteria were (1) appearance and style, (2) fit, (3) price, and (4) brand, including both foreign brands and competing domestic brands. The relative importance of a single criterion depended on whether or not someone was younger or older, single or married. For example, Reena (30 years old) thinks that the main driving factor for consumers between the ages of 25-35 is appearance and style.

Reena: With our generation, I think for us to go buy something it has to appeal. At least with the younger, or our crowd, our age crowd that is what it is. It has to [have] appeal for us to go buy [it].

However, in the context of clothing decision-making among the husbands and wives in this study, price and budget were given primary importance.

Deepak: Budget. Like we roughly know the budget. This is the budget and this is what we are going to buy, basically we use the divided-by kind of a formula.

Evaluation is the basic judgment about the quality and value of a product (Sadler, 1985). Consumers with limited information adopt a simplified strategy in decision-making (Lai, 1994), where heuristics (Wright, 1974) such as brand or visual appearance, are used as evaluative criteria (Creusen & Schoormans, 2005). Most knowledge of apparel comes from the consumer's prior experience. Limited information about quality can lead the customer to use brand as a heuristic in the decision-making process, and this is clearly the case for the participants in this study, who associated brands (both foreign, and in some cases domestic) with quality.

Beliefs that form during the search stage can influence perceptions of alternatives. Based on the participants' responses, advertising and friends play an important role in the evaluation of alternatives when considering apparel brands. According to the decision-making literature, a belief can lead to the formation of an attitude towards an alternative, thereby making that product acceptable or unacceptable (Engel et al., 1978). Participants revealed how widespread advertising of foreign brands in India fosters the belief that these brands are widely accepted in market, which, in turn, prompts consumers to form positive attitudes towards these brands. On the other hand, such external sources can foster negative attitudes towards foreign apparel brands. For instance, Riyaz thinks that people who buy foreign brand apparel are doing so just to belong, even though they cannot really afford the high prices.

Riyaz: Mostly people would buy them because they, you know, among their peers they don't want to be kind of isolated, because most of today's culture is based on "Are you doing the coolest thing or the in thing?" Not on what you are comfortable otherwise, how it should be. That's why I think most people go in for

all these foreign brands. More of [a] perception, you know, [that] if you have this brand you are the coolest.

This belief is reflected in his attitude towards foreign apparel brands, in as much as he prefers to buy domestic brands that are more affordable.

Riyaz: It's terribly expensive to buy any kind of foreign apparel. So, the price that is so high, there is much more good affordable stuff which is available. So that's why, there are hundreds of Indian brands which are also as good. As a matter of fact, there are [a] lot of brands and [a] lot of companies in India which make stuff for foreign countries.

Product Choice and Outcomes

After the alternatives are evaluated, a product choice is made. Situational factors and buying intentions have been seen to influence product choice or purchase (Engel et al., 1978). At retail stores, situational factors like store environment are also considered when making a purchase. In collecting observation data, I found that retail stores that sell foreign apparel brands place a lot of importance on store environment and visual display. These stores were comparatively better lit, with more room to maneuver around. In contrast, other retail stores, and particularly department stores that primarily sell domestic brands were often very cluttered. Lines were very long, as was waiting time for fitting rooms. Those couples who shopped for domestic brands at department stores felt that the store environment and long lines often means that they leave the store without making a purchase. This was true even when they had made their selections and were prepared to make the purchase. As Deepak states, such shopping trips can be very time consuming, "We have to spend a lot of time there, which is also a boring kind of thing."

According to Walters and Bergiel (1989), after a purchase is made, consumers reflect on the stages of decision-making process to assess the relative success of the decision. This was certainly the case for the female participants in the study, who said that they often reflected on the decision-making process and particularly when the contexts of family or work were considered. In the context of family in India, married women are expected to wear traditional attire, or appropriate western clothes for the Indian environment, such as jeans with t-shirts or Kurti (tunics, that resemble the Salwar). The married female participants were particularly concerned with family member's reactions to anything inappropriate. Thus, foreign apparel brands were often not purchased for family-related occasions. However, the workplace is one place where foreign apparel brands are more accepted and hence attention can be gained through foreign apparel brands.

Consumer Decision-Making Styles

As discussed in Chapter II, consumer decision-making styles have been categorized based on three approaches: the psychographic approach/lifestyle approach, the consumer typology approach, and the consumer characteristic approach (Sproles & Kendall, 1986). The consumer characteristic approach was adopted by Sproles and Kendall (1986) in developing the Consumer Styles Inventory (CSI) and assumes that consumers exhibit certain decision-making traits while shopping (Bauer, et al., 2006). Bauer et al. (2006) posit that consumer decision-making style is dependent on the level of product involvement and is different for different product categories. According to Canabal (2002), the top three decision-making styles found among Indian consumers are:

(1) brand conscious, (2) perfectionists or high quality conscious, and (3) confused by over choice. Each style was confirmed by the responses of participants in this study.

Mishra (2010) identified further decision-making dimensions, including: (1) Perfectionist high-quality conscious, (2) Dissatisfied shopping conscious, (3) Impulsive, (4) Price-value conscious, (5) Confused by over choice, (6) Brand conscious, (7) Fashion conscious, (8) Recreational shopping conscious, (9) Brand Loyal and (10) Store Loyal. Although each of the styles, with the exception of dissatisfied shopping conscious, were found in this study, the perfectionist high-quality conscious consumer and price-value conscious consumer were the most common decision-making dimensions seen among the participants (see Table 8).

Most participants were brand conscious, but only to the extent that they believed that foreign and domestic brands are more likely to be of good quality than non-branded apparel. For these consumers, brand name and/or price reflected quality, thereby showing the trait of *perfectionist high-quality conscious* consumer.

Mohan: Brand, conscious not because of the societal status, it's mostly for the quality.

Geeta: First thing it's a brand, and the quality of course. Since it's [a] brand [name] it has the guarantee that it's gonna be good, that is one thing.

Price-value conscious consumer commonly surfaced in the spousal dyads.

Although most couples did not consider it to be economical to spend a lot of money on clothes, some of the individual spouses thought that spending money on clothes was an investment in one's self. For example, though Radhika does not "believe in wasting

money on apparel” at the same time, she acknowledges the significance of apparel, especially at work:

Radhika: Mostly it is that we are working people, and most of our time, we are at [the] office and we have to make sure that we are comfortable at the office. So it’s always the first thing that comes into my mind, is whether I can wear this to the office or not. So usually I think 100 times before I buy something for my office wear. It’s a place where you are actually carrying your image, so it’s very important for me to wear the right dress. It should not give another person [the] chance to talk about anything wrong [about me].

With the myriad of brands in the Indian market, it would not be surprising if the Indian consumer were *confused with the choices* that are available. A few participants expressed confusion, and particularly over the names that most domestic brands have. This was especially the case for those that try to market themselves using English names to sound like they are foreign brands.

Sameer: These are all named as if they are foreign brands.

Sanjeev: I don’t know what are the Indian brands. I don’t know which one is an Indian brand. Most places it’s filled up with foreign brands.

Geeta: Yeah I don’t know the difference. Seriously I really don’t know which are the foreign brands and which are the Indian brands. If it looks good I will go pick it up. If it doesn’t look nice, even if it’s a foreign brand, I don’t know.

If the participants of this study are any indication, the young Indian consumer has become *brand and fashion conscious*. This was especially true for the unmarried participants, who primarily considered style and appearance when making a selection.

Sameer: I don’t look at the cost first. First I check how it looks. Then I try it out and check the feel of it, how comfortable I am.

Among the participants, the *impulsive* nature of shopping was related to age.

Vikram: Over a period of time, obviously you know the trigger point when you were 22 when you picked something is completely different when you are 30. Because you would obviously think of your own things before you pick something.

In some cases, it appears that as family responsibilities increase the urge to shop impulsively decreases.

The *recreational shopping conscious* decision-making style was more common among the female participants, in that apparel shopping was a monthly or a weekly routine that they had adopted in order to spend time with their spouses or friends, and in the process, enjoy the time together. This was especially the case for those participants that enjoyed going to their local shopping mall.

Radhika: So it's more like we both are interested in getting dressed, we like shopping, so we usually go out. That is the time when we actually get together, and we discuss. Apart from shopping we discuss a lot of family matters, and many other things. It's an opportunity to get out together.

Brand loyal and *store loyal* were seen among a few participants, but not many.

Some associated a brand with a particular store, such as the United Colors of Benetton (UCB):

Aarti: Mostly it's UCB, I love that place. And I think it's very quick, we go there in [a] minute's time it's done.

Because of the shift to mall culture, store loyalty in India could be equated to "Mall Loyalty." Most couples in the study paid frequent visits to the mall, choosing the one that

was closest to where they lived. They went to the mall for shopping, but also for dining out, grocery shopping, or for watching a movie.

Table 8: Participants' Consumer Decision-Making Traits Based on Mishra (2010)

Consumer Trait	Description	Participant Name
Perfectionist High Quality Conscious	Brand signals quality	Mohan, Aarti, Varun, Chetan, Divya, Riyaz, Seema, Sameer, Syed, Karan, Nakul, Usha, Sumant, Reena, Lohit, Surya,
Price-Value Conscious	Price and value signals brand quality	Sanjeev, Geeta, Deepak, Sudha, Arjun, Ritu, Shiva, Radhika, Girish, Smita, Riyaz, Seema
Brand Conscious	Brands used to signal style and status	Deepak, Mohan, Aarti, Chetan, Divya, Girish, Karan, Nakul, Sumant, Surya,
Store Loyalty	Preferred to visit the shopping mall for outings and shopping	Riyaz, Seema, Shiva, Radhika, Ritu, Arjun
Confused by Over Choice	Cannot distinguish between foreign and domestic brand	Gowri, Sanjeev, Geeta, Jeet, Syed
Recreational Shopping Conscious	Seen in working couples and people who have moved to cities	Riyaz, Seema, Shiva, Radhika
Fashion Conscious	Style and appearance help in signaling fashion consciousness	Karan, Mohan, Aarti
Brand Loyalty	Brand familiarity, style/fit and convenience	Mohan, Aarti, Vikram
Impulsive	Younger the age, more impulsive in shopping	Vikram, Nitya
Dissatisfied Shopping Conscious	Feels shopping is time consuming	Not observed among the participants

With the influx of both domestic and foreign brands in the Indian market, it is not surprising that brands are an important part of the decision-making process of the young Indian consumer. For many of the participants, brands help in the reduction of uncertainty (Auger, et. al., 2010), and confusion in the decision-making process as they communicate quality (Erdem & Swait, 1998). In fact, all participants rely to some extent

on brand as an indicator of quality, in so far as it reflects the potential longevity of the garment, and therefore suggests greater value for the money.

Most participants had particular brands that they normally bought, and new clothing was purchased based on previous experience with a given brand. Many did not want to experiment with new or different brands, resulting in routine buying behavior in spite of the high number of new brands being introduced within the country's rapidly evolving retail environment.

Practical Implications

The interpretation of participants' responses provides a basis for understanding why and how young consumers use brands to make apparel purchase decisions, and to communicate identity within various contexts. Findings from the interpretation can be used to provide more practical recommendations along with adding dimension to the literature on brands and decision-making in this emerging consumer marketplace. The following section includes discussion of how the young Indian consumer population might be further segmented based on factors important to their decision-making, which could be helpful for marketers looking to better target this group.

Segmentation of Participants

Based on their responses, participants can be segmented into different profiles. These profiles are defined by four key factors: brand consciousness, price consciousness, whether one is from the city or has migrated to the city, and whether one is single or married. The first four profiles have to do with the level of brand consciousness (high or low) and whether the consumer is from the city or moved to the city.

Radhakrishnan (2011) describes the new class of professional in India as the “transitional professional class,” and that these professionals are very global in outlook. They consider travelling abroad essential to their socialization, belief system and expression of belongingness to Indian culture. Radhakrishnan (2011) argues that these transnational professionals showcase India and Indian culture to the world.

Alongside the transnational professional, urban India also houses the new city migrant. This city migrant, as Mabogunje (1970) explains, adopts to a new frame of reference when adjusting to the new environment. The new migrant to the city commutes to work with the transnational professional class, exposing him or her to the latter’s consumption patterns (Radhakrishnan, 2011). From the current study, it is seen that the transnational professional class, and particularly those from the city, approach brands differently as compared to those who have migrated to the city.

Companies in urban India attract young educated Indians from all regions of the country. These educated young graduates take jobs in the city, and adapt themselves to their new environment. In the process of adapting themselves to the new environment, they are exposed to many customs that they had only heard of or had limited access to before moving to the city. In this stage of transition into the new environment, a few try to mimic their peers from the transnational professional class while others prefer to continue with what is familiar to them. In this study, it was seen that when it comes to apparel decision-making, knowledge of brands was more limited among those who moved to the city as compared to those who were from the city. In Table 9, participants

are grouped according to their responses about the importance of brands and their background relative to living in the city.

Table 9: Brand Consciousness and Urban Living

High Brand Conscious / Migrated to City	High Brand Conscious / From the City
Deepak, Chetan, Divya, Syed, Surya, Sameer, Neelam	Mohan, Aarti, Karan, Nakul, Vishwas, Sumant, Lohit
Sanjeev, Geeta, Sudha, Shiva, Varun, Harsha, Veer	Vikram, Nitya, Arjun, Ritu, Radhika, Girish, Smita, Riyaz, Seema, Gowri, Harsha, Reena
Low Brand Conscious / Migrated to City	Low Brand Conscious / From the City

High Brand Conscious Migrated to City Consumer. It is extremely common for young Indians to migrate to the city for jobs with multinational companies or to pursue higher education at larger universities or colleges. These new migrants come into contact with those who are from the city with more knowledge of foreign brands, and so copy their peers to adapt themselves to the new trends, thereby creating a more urban-appropriate identity for themselves. These urban professionals have more disposable income, and those with little or no family responsibilities are willing to pay more for apparel by purchasing foreign brands. They seek brands for group membership. For example, Sameer is influenced by his peers and friends, and seeks information from them on new brands that they have had experience with. Deepak talked about having little or no awareness about brands until he moved to the city. Like Divya, once Deepak began

working in the fashion industry, exposure to brands via peers and the nature of work increased. Syed, Surya, Sameer, and Neelam all talked about using brands to signify group membership, and the influence of friends for learning about new brands. Chetan moved to the city to attend college, after which he found employment in a larger city at an IT firm. He travels abroad for work which has increased his desire to wear brands.

High Brand Conscious from the City Consumer. Participants from this segment have lived in the city for most of their lives. Thanks to advertising, these consumers were exposed to apparel brands from a very early age. Now that they are young professionals, they continue to buy apparel brands. Mohan, who has worn branded apparel since childhood, believes them to be good quality. Mohan's wife, Aarti, agrees but also thinks brands signal one's status in society. Karan is highly brand conscious and buys only brands. Like Mohan, Nakul, Sumant and Lohit, buy brands, and do so for the quality they provide. Vishwas also focused on brands, but mostly for office wear.

Low Brand Conscious Migrated to City Consumer. Most participants who had migrated to a city and were married comprise this segment. These participants were least influenced by their peers or the workplace when it came to apparel brands. Participants in this segment preferred to stay within their budget, and to spend money on other family needs or save it for the future. Most of these participants are living away from family and feel the need to be self-sufficient and prepared for unexpected expenses. For example, Sanjeev shared that because he is the eldest and the first of the family to migrate to the city, he feels he needs to help his siblings and family members financially to support their education and subsequent migration to the city for employment. Brands mean quality for

these participants, but they are satisfied with the quality that most domestic brands provide. Thus, they rarely purchase foreign brands, and when they do, it is because of perceptions of durability and potential life of the product. Buying brands for their durability and potential longer life span was expressed by Geeta, Sudha, Shiva, Varun, Harsha and Veer, all of whom were satisfied with domestic over foreign brands.

Low Brand Conscious from the City Consumer. Riyaz and Seema (husband and wife), are a good example of this profile. This couple was very judicious in spending for clothes and preferred to save money for family expenses. They preferred to buy brands for electronic goods. Sharing similar views are, Vikram and Nitya, and Arjun and Ritu. Girish and Smita did not spend money on foreign brands, and instead buy either non-branded or domestic brands. Radhika, who is from the city and married to Shiva, who migrated to the city, preferred to stick to her budget by not spending too much money on clothes, believing that saving or investing money for the future was more responsible. Gowri, Reena and Harsha did not focus on branded apparel as they were not very interested in apparel in general.

The other four profiles are based on level of price consciousness (high or low) with respect to apparel decision-making and whether participants are single or married (see Table 10).

Table 10: Price Consciousness and Marital Status

High Price Conscious/Single	High Price Conscious/Married
-	Vikram, Nitya, Sanjeev, Geeta, Sudha, Arjun, Ritu, Shiva, Radhika, Deepak, Divya, Girish, Smita, Riyaz, Seema
Karan, Nakul, Usha, Harsha, Kavya, Syed, Surya, Sameer, Neelam, Lohit	Mohan, Aarti, Chetan,
Low Price Conscious/Single	Low Price Conscious/Married

High Price Conscious Single Consumer. Interestingly, none of the single participants appeared to be concerned about price. This may be because they have more disposable income, because they are working yet living with parents or family. They also do not have to consider others in their spending, as married couples do.

High Price Conscious Married Consumer. Most of the married couples in the study were price conscious when it comes to buying branded apparel. The majority considered spending money for clothes to be unwise and preferred to use their incomes for savings and investments. Staying financially equipped for unforeseen events was considered more important. Couples felt that buying branded apparel was acceptable as long as they stayed within the predetermined monthly clothing budget. With the exception of Lohit and Harsha, all couples lived on their own and not with parents. Hence their focus on keeping to a budget and preparing for emergencies by building a safety net of their own.

Low Price Conscious Single Consumer. All single participants in the study can be grouped in this category. They have little family responsibilities and so were willing to pay more to experiment with brands. All of these participants felt that foreign apparel brands were of good quality and design, excellent fit, and long lasting. Thus, they thought that buying foreign apparel brands provided good value for the money. These participants had greater disposable income as they were working professionals with salaries yet living with family.

Low Price Conscious Married Consumer. Only one couple, Mohan and Aarti fall into this category of participants. This couple considered price to be an important deciding factor, but at times did not adhere to the budget. For them, price was not too important if the occasion for which they were buying was of significant importance. One couple, Chetan and Divya, were split, with Chetan in the low price consciousness group and Divya in the high. Chetan thinks that the brand is more important than price, which was not the case with Divya, who was the opposite.

Marketing Potential

Segmenting participants helps to highlight how this group might be best targeted by marketers, as it can help many multinational companies to better understand some of the differences in this large pool of urban consumers. The brand conscious consumer considered the appearance of the garment as the most important, followed by quality and fit. Most already consider the quality of foreign apparel brands to be good, hence brand companies could focus more on providing a range of options in terms of design and appearance, since that is what these young consumers seem most interested in.

The low brand conscious consumer is also aware of the quality of foreign brands. It is largely because of the high price that this group does not buy foreign brands often and resorts to buying the domestic brands that they think provide good quality at affordable prices. Foreign apparel brand companies might consider providing some options at lower prices to attract these consumers who are hesitant to try new brands because of price. Although a few companies like Marks and Spencer have already done this, more companies need to adopt this approach to reach out to this large consumer base. In particular, young consumers who are married seem to prefer to work within their budget, hence a reduction would attract them and perhaps even sway their spouses.

International companies that enter the Indian market target India's young population because it constitutes a large portion of the country's population (Bijapurkar, 2007). In particular, these companies prefer to cater to the young, educated working urban consumer with higher per capita incomes. In the Indian context, acquiring education and professional skills is considered a way to obtain social and economic status (Radhakrishnan, 2011). Moreover, the percentage of women working in urban India is rising, resulting in more dual-income families. These families have higher disposable incomes to spend on things like apparel. Yet, the married couples in this study were concerned with budget constraints and did not think spending a lot of money on clothing was a good idea. Most married women in the study made one or two clothing shopping trips a month and usually to the local mall. Providing coupons to give discounts for the next purchase can attract and retain those consumers who are price conscious. As

revealed in this study, the notion of *Jugaad*, or the ability to do more with less, would strike a strong chord with these young female consumers.

India's urban population is comprised of people who migrated to the city and people who have always lived in the city. These two categories of consumers have varied knowledge of brands and different apparel needs. Consumers who are highly brand conscious and willing to spend buy foreign apparel brands. They feel that foreign apparel brands provide good value for the money in terms of quality, design, fit and durability of the garment. Those consumers who are more price conscious than brand conscious will settle for buying the domestic brands that are available in the Indian market, and occasionally buying foreign brands that they have had previous experience with. However, alongside these two types of consumers, there exists another type of consumer that surfaced in this study: consumers who want to wear foreign brands, but feel that buying them is too expensive. These consumers resort to buying from export surplus houses, where they find foreign brands of good quality at lower prices. These consumers do not care where they buy the product, only that they have the brand. Referred to as *Juggadu*, this consumer wants to buy brand names for less. Marketers could target these consumers more directly, much like off-price retailers in the west, promoting access to brand names for less money. As revealed by this dissertation, the idea of getting more (i.e., foreign brand apparel) for less would greatly appeal to the young brand conscious Indian consumer.

Limitations and Suggestions for Further Research

This study examined the young Indian consumer and the role of brands in their apparel decision-making process. Findings confirm previous research conducted by Canabal (2002) and Mishra (2010) about common decision-making styles in India and provide new information about the role of brands in the Indian apparel market by exploring perceptions of young professionals. Based on the data, consumer profiles were developed which considered brand relative to decision-making styles and specifically segmented participants based on level of brand consciousness, price consciousness, and demographic factors.

Although this study sheds much needed light on what young Indian consumers think about brands, there are several limitations that could be addressed in further research. For this study, urban professionals between the ages of 22 to 35 were recruited from the area located around a large IT park in Bangalore, a tier I urban city in Southern India. The participants in this study were from Bangalore who are part of a cosmopolitan and homogenous population, hence conducting similar research in other cities can help in better understanding the young Indian population and their experiences with brands.

Since the recruitment was referral-based, participants came from a variety of different industries. As was found in this study, the industry one works in likely impacts the degree of interest in and awareness of apparel brands. Further study on brands in the workplace across industries would provide depth to our understanding of how brands are used to communicate professional identity among these Indian consumers.

Young, urban professionals are a group that has been overlooked in the literature on consumers in emerging markets. For this reason, an interpretive research design was adopted to better understand the decision-making process. Data were collected using the qualitative methods of focus groups, interviews and observation. Although the data provide a great deal of depth to the topic, greater breadth could be achieved through a quantitative approach. For example, a survey could be developed based on the qualitative findings of this study and applied more broadly to a study of young Indian consumers. Consumers in a variety of cities could be surveyed which might allow for greater generalizability. Although generalizing findings is not a goal of qualitative research, and thus not necessarily a limitation of this study, broadening the scope by increasing the sample size would help marketers better predict decision-making outcomes of this consumer group.

One key finding of this dissertation is that of the *Jugaadu*, or the consumer who wants to buy foreign brands for less, so resorts to buying them from export surplus stores. This consumer is one type within the overall consumer population in India classified as the “new middle class” (Radhakrishnan, 2011). This “new middle class” consumer, equipped with professional skills, higher education, and more disposable income, drives the increasing consumerism that characterizes India today. Understanding differences in approaches to apparel purchasing among this new middle class will shed further light on consumers’ diverse needs and wants as India continues to develop.

An interesting finding of this study pertains to the distinction between consumers who migrated to the city and those who are from the city in terms of how both view

brands. Further inquiry into this facet of the topic could help to explain how brands help Indian consumers become assimilated into urban culture after migrating to various cities. Such inquiry could also investigate assimilation and rural to urban migration in emerging countries like China, Russia, Vietnam, Brazil, Mexico and Indonesia.

This study revealed that the appeal of domestic apparel brands appears to be increasing as consumers perceive that they offer good quality and design. With an increasing variety of domestic brands becoming available alongside foreign brands, it is important to understand what the Indian consumer looks for when choosing between them. Considering the role of advertising in promoting awareness of foreign brands among Indian consumers as found in this study, understanding the influence of mass media and advertising on perceptions of domestic apparel brands would be another potentially fruitful line of research.

Women in this study showed a more complex approach decision-making process as compared to men. Further study, and perhaps research that applies the CSI framework, would help to understand how women approach decision-making when making an apparel purchase. Female participants bought both traditional Indian and western clothes. Western wear was bought for both casual as well as work wear. At work, most Indian women wear either western wear or traditional sarees or a salwar kameez. As the country develops, more women will consider working outside of the home. To compete on a global platform, these women will likely adopt western attire for work as compared to Indian clothing. Hence exploring their apparel preferences will help in understanding this growing market. Females in this study also pointed out that the foreign

apparel brands carried primarily casual wear, and that sizing was an issue for them.

Research that examines the needs of the female consumer in terms of sizing and fit is necessary.

One important contribution to this study is its focus on spousal decision-making and apparel purchasing. Married couples considered each other in the process of decision-making and though all were dual income they placed more importance on keeping to a budget than spending to a lot on clothing. Further research is needed on spousal dynamics and apparel decision-making as more women in India enter the workforce and thus more households become dual income.

Last, this study revealed that Indian consumers frequently choose to shop at local malls. A reflection of changing lifestyles in India, young consumers clearly enjoy spending time in shopping malls and do so for a variety of reasons, including shopping as well as entertainment. Thus, studies that examine store patronage and brand loyalty in the context of shopping malls are needed to better understand what motivates the young Indian consumer to buy apparel.

A growing economy and large population of young, urban professionals make it likely that India will continue to develop into a marketplace where apparel brands flourish. This study addressed a gap in the literature on apparel consumption in India by exploring the role of brand in the decision-making process of a consumer group that has been largely ignored within the literature. Findings of this study indicate that brand is important to the young, urban professional, but for a variety of reasons, all of which point

to the need for research that continues to shed light on India as an emerging market and its increasingly brand-savvy consumer population.

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APPENDIX A

FOCUS GROUP QUESTIONS

1. What are some foreign apparel brands? Domestic brands?
2. How are foreign apparel brands different from domestic brands?
3. Are foreign apparel brands meeting your needs? Why or why not?
4. Are domestic apparel brands meeting your needs? Why or why not?
5. What motivates you to buy clothes?
6. What are the influential factors that come into play when purchasing foreign apparel brands?
7. What influence do friends and family have on your buying decisions?
8. How do you evaluate a brand when you make an apparel purchase?
9. Apart from quality, price and fit, what are the other important factors when buying apparel? Why?
10. Which factor is most important according to you when buying foreign apparel brands?
11. What drives you to select one brand over other brands that are available in the market?
12. Is there something that you would all like to add that we did not talk about today.

APPENDIX B

SPOUSAL DYAD QUESTIONS

1. Please describe the most recent apparel shopping trip that you both were on together.
2. How often do you make such trips? Do you typically shop together? Why or why not?
3. Do you look for the same or different things when shopping for apparel?
4. Do either of you place more emphasis on brand?
5. Does shopping together help in making a purchase decision?
6. Do you ever purchase foreign apparel brands? Why or why not?
7. What are the influential factors that come into play when purchasing foreign apparel brands?
8. How important is the economic factor in your decision-making for apparel?
9. Describe the process of making a decision to buy apparel. What roles do you play?
10. At the time of purchase, as a couple, what are the main criteria that you consider? Why?
11. Are the responses of friends and family important to you when buying apparel? Why or why not?
12. Are the responses of co-workers or managers important to you when buying apparel? Why or why not?

13. If only one of you bought foreign apparel brands and the other did not, would it have an impact on the people around you? Your work place identity? Why or why not?
14. Is there anything we did not talk about that you think is important?

APPENDIX C
TEMPLATE FOR OBSERVATION

Date:

Start Time:

Location:

End Time:

Participant ID	Observations	Notes

APPENDIX D

CONSENT FORM



THE UNIVERSITY of NORTH CAROLINA
GREENSBORO

OFFICE OF RESEARCH COMPLIANCE
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Federalwide Assurance (FWA) #216

To: Nancy Hodges
Consumer, Apparel, And Ret Stds
213 Stone Building

From: UNCG IRB

Authorized signature on behalf of IRB

Approval Date: 4/26/2011

Expiration Date of Approval: 4/24/2012

RE: Notice of IRB Approval by Expedited Review (under 45 CFR 46.110)

Submission Type: Renewal

Expedited Category: 7.Surveys/interviews/focus groups,6.Voice/image research recordings

Study #: 09-0162

Study Title: Understanding Indian Consumers: Foreign Apparel Brands in India

This submission has been approved by the IRB for the period indicated.

Study Description:

The purpose of this research is to understand the perceptions and expectations of Indian consumers regarding foreign apparel brands in India, particularly those of US apparel companies.

Submission Description:

Renewal request, dated 4/15/11. Enrollment of new participants continues.

Investigator's Responsibilities

Federal regulations require that all research be reviewed at least annually. It is the Principal Investigator's responsibility to submit for renewal and obtain approval before the expiration date. You may not continue any research activity beyond the expiration date without IRB approval. Failure to receive approval for continuation before the expiration date will result in automatic termination of the approval for this study on the expiration date.

Signed letters, along with stamped copies of consent forms and other recruitment materials will be scanned to you in a separate email. These consent forms must be used unless the IRB has given you approval to waive this requirement.

You are required to obtain IRB approval for any changes to any aspect of this study before they can be implemented (use the modification application available at <http://www.uncg.edu/orc/irb.htm>).

There are no direct benefits to participants in this study.

Are there any benefits to society as a result of me taking part in this research?

Your participation may help to shed light on the perceptions and expectations of Indian consumers towards foreign apparel brands in India.

Will I get paid for being in the study? Will it cost me anything?

There are no costs to you or payments made for participating in this study.

How will you keep my information confidential?

Consent forms will be stored in a locked file cabinet, audio files will be password protected, and participants will not be identified by name when data are disseminated. All information obtained in this study is strictly confidential unless disclosure is required by law. Consent forms will be kept for three years after the close of the study and destroyed by shredding. Audio files will be kept password protected on the student researcher's home computer for a minimum of five to a maximum of seven years upon completion of the study, after which point the files will be erased. There will be a file linking participants' identities to pseudonyms that will be used in published materials. This file will be kept separate from the data and will be erased no more than seven years after the close of the study.

What if I want to leave the study?

You have the right to refuse to participate or to withdraw at any time, without penalty. If you do withdraw, it will not affect you in any way. If you choose to withdraw, you may request that any of your data which has been collected be destroyed unless it is in a de-identifiable state.

What about new information/changes in the study?

If significant new information relating to the study becomes available which may relate to your willingness to continue to participate, this information will be provided to you.

Voluntary Consent by Participant:

By signing this consent form you are agreeing that you read, or it has been read to you, and you fully understand the contents of this document and are openly willing consent to take part in this study. All of your questions concerning this study have been answered. By signing this form, you are agreeing that you are 18 years of age or older and are agreeing to participate, or have the individual specified above as a participant participate, in this study described to you by Parvathi Padmanabhan

Signature: _____ Date: _____

UNCG IRB
Approved Consent Form

Valid 4/26/11 to 4/24/12